



Steve Shoultz's



“PRIORITY NEWS”

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14074 Trade Center Dr., Suite 138, Fishers, IN 46038 Phone: 317-713-2959, Fax: 317-536-3933

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Doug Shoultz Showing Grand Prize for Winning Student

Thank You!
Thank You!

Snap Introduces Buckle Down Program

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Justin Briggs, Dan Dawes, Karey Bredemeyer, and James Young

Our winners received 3 lottery tickets and will be placed in our drawing for a \$500 Shopping Spree. Call with your referral, and you too may win.

SNAP exists to impact the attitudes and behaviors of families regarding youth drug and alcohol use by strengthening collaborative, preventative efforts in Hamilton County.

Buckle Down is a SNAP program which is student led and coordinates community and school initiatives. The mission of Buckle Down is to reduce teen injuries and fatalities caused by crashes through the promotion of seat belt usage by every person on every trip and the elimination of dangerous driving behaviors such as speeding, impaired driving and driver distractions. The unique student led activities in the Buckle Down program promise to engage our teens in meaningful awareness of dangerous habits.

Youth lead efforts have proven to be the most effective way to impact this population. Hamilton County teens are aware that drug and alcohol use is illegal, unhealthy and can have life changing consequences. As a community, we must come together, and empower our teens to change the culture surrounding underage drinking and substance abuse.

THE FACTS

- There were 1,418 crashes involving teens between the ages of 16-18 in Hamilton County in 2008.
- Only 6.6% of licensed drivers are ages 16-20, yet they account for 20.4% of all single vehicle fatal crashes and more than 15% of all fatal crashes.
- On June 10, 2009, two Hamilton County teens were killed in two separate vehicle crashes. Neither teen nor the other 6 passengers were wearing their seatbelts.
- When talking on a cell phone and driving the risk of a collision increases by up to 400%; increases a young driver's response time to that of elderly drivers; drivers are more than twice as likely to miss traffic signals; and cell phone use while driving has shown to be as dangerous as driving legally drunk.
- Texting while driving has been found to be more dangerous than driving while under the influence of narcotics or alcohol. In fact, research shows a young drivers' reaction time is slowed by 21% from smoking marijuana, 12% when legally drunk, and 35% when trying to read or write text messages while driving.

BUCKLE DOWN....

- Is a program in which students sign contracts to help them focus on good choices that could impact them from behind the wheel.
- Focuses on maximizing seat belt use by driver and passengers, eliminating driver distractions (e.g. cell phones and texting) and traffic violations.
- Offers a voice to students on the www.NowThinkNow.com website. NowThinkNow is a social site which provides a forum for teens to discuss the choices they make on a daily basis and allows the message to come from their peers.
- Is a partnership between Hamilton County High Schools and SNAP Into Action.
- Will be launched as a pilot program in the 2009/10 school year at Carmel, Noblesville and Westfield High Schools with stated intention to expand to all Hamilton County High Schools.
- Utilizes seat belt surveys at each high school, conducted 4 times a year.
- Provides students the opportunity to earn event and activity participation points that they can cash in for prizes throughout the year.
- Allows participating schools to enter students in a year-end grand prize drawing based on meeting established criteria.
- Verifies that students entered into the grand prize drawing have no violations/offenses.

INCENTIVES

- Awards and prizes are given to students that have displayed good choices and good driving habits during seat belt surveys, participation on the NowThinkNow.com website and at events.
- Program culminates with an end of year banquet. Each school that meets program criteria will enter up to four students in the grand prize give away... **A car donated by Don Hinds Ford**

Join with SNAP and other community partners to help impact teenage choices and save lives!

SNAP Into Action; 515 E. Main St., #100; Carmel, IN 46032
SnapIntoAction.com

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"ASK STEVE"

Ask me any question about insurance or how to prevent claims and I'll give you the answer. Simply call, write, fax or email me your questions. You will receive a personal reply immediately, plus if I feature your question in the newsletter you will receive a free gift as a token of my appreciation. After all, your question may help many others too.

Dear Steve,

What is loan-lease gap coverage?

Cindy, Indianapolis

Dear Cindy,

Buyer Beware! Important information about loan-lease gap coverage. Car dealers are aggressively marketing loan-lease gap coverage for their new cars. You need to thoroughly investigate their offer.

In most cases, it will be less expensive to purchase this coverage through your agent (which is me).

Recently a client of mine purchased a new car. The dealership sold her gap coverage for \$400. The \$400 was added to her loan which would accrue interest over the next 5 years.

Insurance coverage would have been \$150 – no interest. Additionally, she has the option to remove this coverage once the value of the vehicle exceeds her loan amount.

In most instances, this occurs sometime before the 3rd or 4th year.

Call me to check your options.

What Can You Do on my Website?



Whether you are a business client or personal client, my website is the easiest way for you to request a change to your policy. Simply go to my Customer Service Website: www.PriorityRisk.com Click on the Customer Service Dropdown Menu and you will see options to complete the most common service requests:

1. Add or delete a driver to the policy.
2. Add or delete a car to the policy.
3. Proof of Insurance. For a bank/lending institution or a certificate of insurance.
4. Proof of insurance for the state after you have been involved in an accident or received a moving violation.
5. Report a Claim.

Once you make a request, I am automatically sent an email that I have received a service request. This is important to you because your personal information is not transmitted to me but stored on a secure server. I then access the server to obtain the request. Once I have processed your request, you will receive a confirmation email that the request has been fulfilled.

You will notice that in addition to the most popular service requests, there is an option to select either Claims or Customer Service. Clicking either option will redirect you to a new web page loaded with information. On the Claims tab you can download a copy of the crash report which you can complete and fax or email directly to me. On the Customer Service page you can request a review of your policy and if you click on the FORMS box you will be able to access almost any form you may need.

I developed this website to serve my clients, YOU, better. The website is available 24 hours a day 365 days a year. It does not eat, sleep, take the weekend off or leave on vacation. You can make the request at the time that is most convenient for you!

If you have not visited my webpage, I encourage you to take a few minutes and browse through this site: www.PriorityRisk.com

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

James Young!

Who referred and spread the word of our agency to their friends and brought us new clients. For this referral, we present James Young **with a \$25 Gas Card**. Thank you, **James!**

Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

"Humor is mankind's greatest blessing."

[Mark Twain](#)

Steve's Blog

This month's feature article is on the Buckle Down Program that the Carmel, Noblesville and Westfield High Schools are introducing to their students. Teen driving safety is both a personal and professional passion of mine. That is why I'm proud to be a corporate sponsor of the Buckle Down Program.

If you have a teen attending any of these 3 high schools, I strongly recommend you encourage your teen to become a member of this organization.

There are many organizations that have been formed to reduce teen injuries and impaired driving. What separates this program is the unique student led activities in conjunction with student participation in all the events.

I am excited about the additional events being planned, including participation by the students in an obstacle course while wearing "beer" goggles.

Stay tuned for further updates on this wonderful program.