



Steve Shoultz's



"PRIORITY NEWS"

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Thank You!

Thank You!

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!

Terri Decker, Jon Sturgill and Gary Bryant

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.

Brian Paxson founded A Better View Window Cleaning Company five years ago, while working in a factory, and has built it into an elite business that focuses on cleaning commercial buildings, residential homes and condominiums. A Better View Window Cleaning is a family owned and operated business that is built upon professionalism, quality, and excitement. Our goal is to take the stress out of your life by providing a trustworthy, hard working staff that go above and beyond to meet our customer's high expectations.

While there are many window cleaning companies in the Indianapolis area from which to choose, our principals are what set us apart from the others. Our job is to make you happy and take the stress out of cleaning.

Multi-Story Window Cleaning
 Storm Windows and Screen Cleaning
 Power Washing
 Concrete Cleaning
 Gutter Cleaning
 Chandeliers and Lighting Fixtures
 Interior Wood Door, Trim, etc.
 Air Duct Cleaning

All Indoor Household Cleaning
 On-time & Regularly Scheduled
 Weekly/Bi-Weekly/Monthly
 Fully Insured
 Free Estimates
 Satisfaction Guaranteed
 Personal First Class Service

"Our Work Is Out Of Sight"

???????

"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,

How is my jewelry covered under my home owners' policy?

Chris Jameson, Indianapolis

Dear Chris,

Most people understand that the most expensive and treasured pieces, those valued at \$1,000 or more, should be listed under a separate policy called a jewelry floater.

However, almost every woman has some costume jewelry. Because these items generally range in price from \$10 to \$300, they mistakenly assume the \$1,000 limit on their policy is sufficient. However, when your combined value of all pieces may be worth more than \$1,000, you may be underinsured. Think of the matching sets of necklaces, earrings, and bracelets you own.

For a few dollars a year, you can increase your jewelry limit to \$5,000 a year.

Call me to discuss your individual needs.

Steve

Living Green Affordably

It used to be commonly thought that "living green" meant spending more – buying organic foods, replacing appliances with those that save energy. Now, with the environment being one of the biggest concerns (along with everything else!) it's becoming a better choice to choose a greener lifestyle. In the long run, the price may be just right to "go green."

Here are some tips to help you head in that direction. And if you need more ideas, the Internet is full of all kinds of information.

Start From Scratch. Think about making things from 'scratch.' Do what your grandmother did (I know, she didn't work outside the house), and start a pot of soup that will last a couple of meals, and put some in the freezer for lunches. Crock pots are wonderful inventions! If you have small children, read the story of "Stone Soup," and see what happens. Learn to knit or crochet. Even high school kids are starting to relearn these crafts.

Stop Your House From Leaking. Nothing is gained by heating or cooling the outside. Check all the weather-stripping around windows and doors. You can use a candle or a feather to check around frames if need be – usually just holding your hand out will let you know if there is a draft. Use rolled up rugs if need be at the bottom of doors.

Update Your Appliances. If you are replacing major appliances, go for the ones with the Energy Star tags. They may cost a little more up front, but the savings are huge in the long run.

Power Strips. Spend a little more and get the surge protected strips. Individually plugged in appliances use electricity even when they are off. Plug small kitchen appliances in only when needed or plug them into a power strip and turn the whole thing off when they're not in use. Do you need the clock on the microwave or the coffeepot? If you have a clock on the stove, isn't that enough? Your computer is also an energy user even when you shut down. Plug your PC, printer, modem, other peripherals into a strip and then turn it off when not in use.

Clean On The Cheap. Make your own cleaning products. There are a number of internet web sites that have recipes for creating earth friendly concoctions to clean with. And vinegar and newspaper still works just fine for cleaning windows.

Compact Fluorescent Bulbs. These are constantly being improved, and are proving to be a good investment. Plus the price is coming down so the initial cost is not so inhibiting. And more shapes are showing up on store shelves so they can be used in more places

The Wespak Estate Policy

Guaranteed Replacement Cost up to 150%.

Replacement Cost Cash-out Option on Dwelling included.

The Right Way To Lift...

Back injuries are the most common workplace injuries. Approximately 25 percent of all on-the-job accidents reported each year involve back injuries – and usually happen when employees are lifting something incorrectly.

Back injuries from incorrect lifting are just as common around the home. So, whether at home or at work, the following tips can help you lift safely.

- When you lift, push and pull with your legs – not your arms and back. Bend at your knees, not your waist, to help keep your center of balance.
- Avoid lifting higher than your shoulder height.
- Men, tone down the testosterone and use a hand truck to move heavy stuff. Don't worry, she'll still love you.
- Turn with your feet, not with your hips and shoulders. Twisting can overload your spine and lead to serious injury.
- Carry objects close to your body and use both hands. Avoid a long reach to pick something up.

Back injuries can be debilitating, so stay on the safe side and lift correctly.

The Wespak Estate Policy for the Upscale Home Owner.

If you are a discriminating buyer with a home value of at least \$300,000 and are looking for the best coverage, then you need to look at the Wespak Estate policy from Westfield Insurance Company. This comprehensive, new policy combines your auto and home into one deluxe package. This package offers deluxe coverage at a reasonable price.



Lawnmower Safety

Most lawnmower injuries are preventable if you concentrate on your task and use common sense. Some basic tips:

- Read the instruction manual before using a lawnmower.
- Be sober.
- No bare feet. Always wear closed toe shoes.
- Do not remove safety devices, shields or guards on switches, and keep hands and feet away from moving parts.
- Stay away from the engine cowling, as it can become very hot and burn unprotected flesh.
- Add fuel before starting the engine, not when it is running or hot.
- Use a stick or broom handle (not your hands or feet) to remove debris in lawnmowers.
- Never let children operate lawnmowers. Keep kids 15 years of age and younger away when lawnmowers are in use.
- Do not leave a lawnmower unattended when it is running. If you must walk away from the machine, shut off the engine.

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

Gary Bryant

who referred **Brent Reece** and spread the word of our agency to his clients and brought us new clients. For this referral, we present **Gary Bryant with a \$25 Gas Card**. Thank you, **Gary!**

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.

*“Never tell people how to do things. Tell them what to do and they will surprise you with their ingenuity.”
George Patton*

Steve's Blog

April showers bring May floods. Are you covered? Are you sure?

Most people think floods are covered under the typical homeowners policy. This could not be further from the truth. As a matter of fact, flood losses are excluded from coverage. It is the most “undersold” policy there is.

Unfortunately, last summer too many people learned this lesson the hard way. Many communities like Columbus are still dealing with the damage from last summers' devastating floods.

Even if you are not in a flood plain, for a small price you may not want to risk losing it all. Call me today for a quote.

Tips for Business Owners

Last month I promised a few quick tips to help my business clients lower their premiums. The most important concept a business owner needs to understand is that you need to help me sell your business to the underwriter. Answer this crucial question. Why should the underwriter give you a lower price than your competitor or comparable business he insures. Remember, an underwriter may underwrite for several cities and even states. He sees businesses of all kinds but wants to insure the business that is one of the best in your industry. Think about the things you do to prevent claims. Share your business goals and how you plan to achieve them. Tell me about industry awards you receive. What makes your business desirable to insure. To learn more on this subject I suggest you listen to my recorded interview with Grange Underwriter, Keith Hagemeyer. This 40 minute CD will teach you everything you need to know to get the lowest price possible. Call my office today to order the CD or, send me an email and I'll be happy to rush this important CD to your door!