



*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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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!

**Dave Riddle, Matt Howell, Susan Kissel, Jennifer Cavanaugh, Carolyn Shaffer, and Keith & Michelle Shaffer**

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.



## Teen Driver Safety Campaign Awards Teen Driver \$500

Carmel, IN

While car accidents continue to be the primary cause of teenager deaths, more than the next 3 causes combined, the Society of Family Insurance Specialists is helping parents provide the much needed experience and education to their teen drivers. The SFIS recently conducted a survey of parents across the country and as a reward, provided participating parents with a free copy of the “Safe Teen Driver Guide”, a 16 step home study driving course and a chance to win a \$500.

Driving school experts recommend 100 hours of behind-the-wheel experience before a teen drives unsupervised. “By following the step by step outline with practice exercises described in the “Safe Teen Driver Guide”, parents can not only teach their teens driving skills, but give them the much needed experience” says Ret. Officer James Poer, a 30 year police accident investigator. “Teens are most likely to cause accidents because they just don't have the practical experience that mature drivers have to avoid dangerous situations”.



???????

**"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,

**For the first time this year, with all the rains, I had some water in my basement. Does my insurance cover any damage that occurred?**

Joan, Noblesville

Dear Joan,

Water and sewer backup coverage must be added to your policy in order for this claim to be covered. This is one of the most common homeowner's claims that I see. I recommend everyone that has a sump pump purchase this coverage. Typically limits are sold in \$5,000 increments. The costs of clean up and repairs typically are more substantial than you would think. Because of the mold exposure, generally drywall and carpeting must be replaced. Expensive dryers and dehumidifiers are employed for as long as a week.

If you do not have water backup on your policy, call me today for a quote.

On April 15<sup>th</sup> the drawing was held and Michelle and Neal Smith of Carmel were awarded the \$500 for their teen driver's college education.

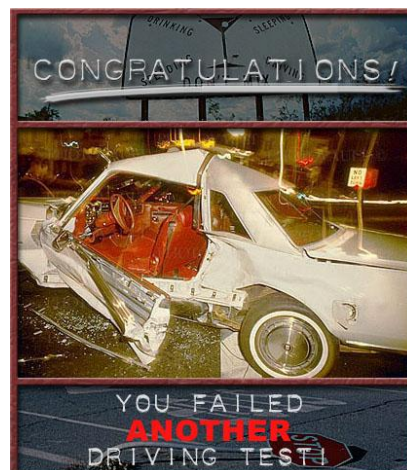
Michelle said "I'm really impressed with the Safe Teen Driver Guide. It is a comprehensive approach to ensuring my family has done everything possible to prepare our teens for the responsibility of driving. The process documented in the Safe Teen Driver Guide is very thorough - it covers driving under all conditions and other considerations like vehicle maintenance and common mistakes as well. I feel our teens will be much better drivers from the outset because we followed the Safe Teen Driver Guide."

The consumer survey revealed parents have serious concerns now that they have a teen driver in the household. The greatest of these concerns include their teen drivers' safety, adequate insurance protection in case their teen causes an accident and being insured by a company that provides fast and fair claims service should their teen have an accident. Parents were less likely to choose an insurance company that simply offered the lowest price.

Members of the SFIS offer many tools including GPS teen driver monitoring systems, Parent/ Teen Driver Contract, 101 Safety Tips for Teen Drivers and much more. The "Safe Teen Driver Guide" is one tool that I have had a great response from." says agent Steve Shoultz of Priority Risk Management located in Fishers. "Almost every parent that has received it is grateful for having such a great tool to help them teach their teen to drive."

The "Safe Teen Driver Guide" is available through Steve's agency. Parents can contact them at 317-713-2959 or by visiting their website at <http://www.teedriverinsurance.com/in-priority-home.html>

Don't let your teen fail the driver's test!



## Traveling Safely in Your Car

That travel time of the year is just around the corner. Probably not the way we would like since we are all tightening our purse strings or crossing things off our want to do lists. Regardless of whether you are going to plan a three day weekend or a couple of weeks to a different part of the country, don't forget car safety planning.

- Make sure your car insurance is up to date and you have all the coverage you need
- Check the internet for routes, lodging, sightseeing, and dining.
- Service your car – tires checked, (properly inflated will also save dollars) under the hood fluids all full, all lights in working condition.
- If you don't have a car charger for your cell phone, invest in one. Nothing scarier than picking up your phone and seeing that it's got a dead battery.
- Always have alternative phone numbers.
- Give someone your itinerary and vehicle identification. Check in at least once a day.
- Keep your gas tank at least half full.
- Stop at rest areas where there are other vehicles.
- Stop when you feel like you are getting tired or are in that "zone" when the road goes straight for a long time.
- Never pull over for a vehicle other than a marked police vehicle. If need be, drive to the nearest populated exit before stopping.
- If you do have a breakdown, do not let a stranger in your car. Keep windows up and doors locked and call for help or ask them to go for help. Don't leave your car and go with someone else.
- When you stop roll up windows and lock doors.
- Carry extra food and water. It saves money and a break to have a snack and let the kids run helps to make the long drive more fun.



## **THE UPSIDE OF THE ECONOMIC DOWNTURN**

Yes, that's what I said. Every downside has an upside. And we all know that we need to be looking for as many positives as we can right now. So here are some positives to think about...

You probably have decided that going out to eat once a week is not a good thing for the budget. So what's the up side of this? Explore new menu ideas – the internet is loaded with food articles and menus that don't have to cost a lot. Have a cookbook that hasn't been opened...just sitting there...loaded with interesting recipes? Have kids in your household? Give them a dollar amount and let them plan a meal. Pick a country that you know little about and fix an ethnic meal. If you do go out to eat, make it special....not just because you don't want to cook.

If both parents have been working in a family household, and now either Mom or Dad isn't, what an opportunity for the 'stay-at-home' parent. (You are probably saving on some child-care costs). Now you have the time to volunteer at your child's school, or arrange 'play-dates' with other families. You can also think of this as networking...any conversation can be valuable.

Get to know your neighbors. Have pot luck on the weekend. We seem to have become somewhat insulated in how we live these days. How well do you know who lives next door? And again, if you happen to be on a job search, this is another opportunity to network.

Go to the library. Even more than usual. Always wanted to learn more about a particular culture? I know, it's easier to sit in front of the computer and read the screen, but there is still something special about taking a book off a shelf and sitting down and turning pages. And of course, there are tons of movies and documentaries available to check out **FOR FREE.**

If you live in a space where you can grow a garden, do it! Whether it's a couple of pots on a windowsill, or planters on the deck or a full blown till up the back yard, there is something very satisfying about growing your own vegetables and fruits and herbs. And you know what you are eating! Keep your thoughts and attitudes as positive as you can. Smiling uses less muscle than frowning.

## 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

### Susan Kissel

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

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.

*“Do not wait for leaders. Do it alone, person to person.”*  
*Mother Teresa*

## Steve's Blog

My prediction has come true; many insurance companies including Grange and Westfield have recently increased their personal auto and/or home premiums. I would expect that premiums will increase again next year. Most insurance companies use your credit score; they disguise this by calling it an insurance score, to help determine your premium. When initiating a premium increase, it is quite common for those with the best insurance scores to receive minor increases or even a decrease in premium. Unfortunately, with the slowing economy, more people will see their insurance scores decline. If your insurance score has declined in the last year then it is very important that we shop your insurance this year. Please call me to make sure you are receiving the best rate I have to offer.

Many of you may remember that one of my clients had a giant oak tree fall on their home last fall. It took nearly 6 months for the repairs to be completed but they are back in their home now. Watch this space next month for an in depth update.

If you are a regular reader, you know that one of the major projects I have been working on all year is PriorityProDirectory.com. I am pleased to announce that the website will be operational in the next 60 days! What is PriorityProsDirectory.com? This is an online directory of professional service providers. The directory is designed as a resource for both my personal and commercial clients. If you have a claim and wonder who should do the repair work, you will be able to consult the directory and see what past clients have to say about their service. If you are a business owner and are looking to sub out a job, you will be able to find quality sub contractors in the directory. In order to populate the directory with qualified professionals I need your help. I need you to nominate the professional service providers you use. Send me an email and I'll be happy to send you a nomination form. I am looking for professionals that complete quality work at a fair price. I am not looking for the low price leader, but value driven providers that offer quality work at a fair price. Please help me to make sure all my clients have quality work performed in their time of need!