

...Because We Care

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FARMERS®

Newsletter Charity

This newsletter is going to talk about the March of Dimes. Farmers Insurance encourages us to be involved in our community and various charities. The March of Dimes is Farmers Insurance charity of choice. In fact, Farmers is the second largest corporate contributor to the March of Dimes. First are the March of Dimes walks. Megan and I participated in the walk on April 25. Thank you to everyone who supported us.

For those receiving this by regular mail you will find a March of Dimes card. We are collecting for Be A Hero for Babies Day in July. If you wish to contribute you can return this card with a donation before July 1. If you would like additional cards give us a call and we will get them out to you.

Last year Farmers' agents and employees raised \$4.8 million. This year our goal is \$5.0 million. We realize in tough economic times that it is difficult to donate and you may have another favorite charity that you donate to. Anything you can give for babies is appreciated!

Thank you for your support.

Megan

Many of you have already spoken to Megan Neal when you have called in, but I wanted to introduce her to you. Megan started with us in December as a customer service representative. She was a recent college graduate and has had much to learn about Farmers, all of our products, and our agency. She is doing a great job and has learned quickly. Please get to know Megan when you talk with her and she will do her best to help you out.

Dave's Voice Mail Number

I have created a new phone number that is strictly for voice mail for myself. If you want to leave a general message after hours, call our regular number 630-896-6603 and leave a message. If you want to leave a message specifically for me you can call 331-333-5800. I can direct these calls to either my cell phone or email and they may get picked up sooner.

Do You Have Lazy Money?

What is lazy money, you ask? Lazy money is just sitting there not working hard enough for you. It may be in a CD or saving account, maybe making .75%. Why not consider an annuity with Farmers? Our fixed annuity is currently paying 4.5% with a minimum of \$5000 deposited. Also income tax is deferred with an annuity until you actually take the money. That's getting your money working! So let us show you how an annuity might be the best solution for you, whether it be this fixed annuity or others that we have available.

Earthquake Insurance

I received several calls after our recent minor earthquake regarding coverage for earthquakes. Damage caused by earthquakes is not covered under a basic home insurance policy. You can add earthquake coverage to your home policy for an additional cost. If this is something you are interested in call me and I will explain how this coverage works and how much it will cost.

Monthly Billing Plans

For those of you who pay your premium monthly, there have been changes this year. First, there is no longer a grace period and you were notified by Farmers. If you pay late, there is a \$10 late fee. Second, you can save on your premium by paying via electronic funds transfer. This savings is approximately 10%. Third, service charges are fixed and not based on the monthly payment. Fourth, if you choose not to receive a paper bill and pay electronically there is no service charge. You can stop your paper bill at www.farmers.com.

Flood & Sewer/Sump Insurance

I receive many questions regarding these two coverages so I am going to review them here. Flood Insurance is backed by the US Government. Farmers sells this insurance at rates determined by the government. If you live in a flood zone, your lender will require you to have as much coverage as your mortgage balance. You can also purchase this if you don't live in a flood zone. A flood is water that comes in from above. Sewer/sump protection is water that comes from below. This can be added to your policy in increments from \$1,000 to \$50,000. This addition to your home policy covers anything that is damaged from a sewer back up for sump pump failure.

House Photos

We have been directed to have up to date home photos for all of our customers on file. For those that we don't have we will be taking new photos. So as the weather is getting nice either Megan or myself may be by to take a picture. We need one from the front and one from the back. You do not need to be home when we come by. Thank you in advance for your cooperation.

Please program HelpPoint into your cell phone. The number is 1-800-435-7764. If you have a claim you can call them 24/7/365. You don't have to wait for us.

There is an important one time change in 2010 for income taxes. You may need to start planning now. Call me today!

Dave, Jim, Megan, Monica