



Summer 2011

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\$ Referral Rewards \$

Details on Pg 4

INSURANCE
for Every Need!

Auto
Home
Business
Bonds
Workers Comp.
Medical

Why We Need To Talk!

Without knowing it, you can void or restrict your insurance coverage! Two common examples are featured inside this newsletter (see Pg 2 & 3).

The problem is...things change all the time. In the digital age change happens at the speed of light. Insurance policies change and your life circumstances change. **We need to talk!**

The answer is....regular two-way communication. We will keep you informed and highlight areas that need your attention. When you see something of interest to you please **contact us and let's talk.**

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Here's what we are doing to keep you up-to-date and better protected:

- ✓ **Newsletters** – periodic written communication to highlight important insurance issues.
- ✓ **Website Resources** – www.Am-Ins.com for access 24/7 to the latest insurance news, FAQs about coverage issues, features to highlight services, insurance quotes, & on-line policy service.
- ✓ **Email** - monthly emails that are short and concise to touch on the important insurance news and coverage issues. Also, a direct and convenient way to send your requests to your Customer Service Agent.
- ✓ **Facebook** – launching soon! To provide very brief, current information, even local weather alerts.

As your insurance advisor our mission is to provide you the best insurance protection at the lowest rates, backed by superior personal service. All of us appreciate your continued trust and confidence in us!
 The Sullivans – John, Shawn, Philip & Staff

RENTAL CARS ~ What coverage is provided by my auto policy?

It's vacation and travel time! Here's what you need to know when renting a car....

Your Personal Auto Policy (PAP) can provide all the basic coverage you need. It extends auto liability, uninsured / underinsured motorist, and medical payments coverage (if purchased) to any "non-owned auto", **including a rental car**. You must have at least one vehicle insured under your PAP with "Collision" and "Other than Collision" for those physical damage coverages to be extended to your rental car, subject to your deductible.

Rental car agreements may obligate you legally to more than any Personal Auto Policy (PAP) can fully cover. So, you may want to consider purchasing "Collision Damage Waiver" from the rental car company. For complete information please visit our website at www.Am-Ins.com and read our FAQ: **"Rental Cars ~ Should I buy Collision Damage Waiver?"**.

Customer Service Comments

-- Original Message --

From: Julia Michael
Subject: Great Receptionist - Lisa Gludt

I am an insured of your company. I normally drop in your office to pay my premium instead of by mail. Without fail when I come into your office I am greeted by name and with a smile by your wonderful receptionist Lisa. She makes you feel like you being there is just the treat she has been hoping for all day. If this lady has ever had a bad day at work I would be greatly surprised.

I just wanted to let you know what a wonderful asset she is for your company and especially for you insureds. Thanks for being my agent.

Julia Michael

Get \$5 Gift Card for Service Comments - See pg 4

Auto Policy - Is pizza delivery excluded?

Use of your personal auto for delivery of pizza, food, and other products may be excluded for all coverage, leaving you fully exposed to liability claims and the loss of your vehicle's value after an accident.

Some, but not all, Personal Auto Policies (PAP) now exclude the use of a personal vehicle for the delivery of pizza and other products. The "pizza delivery" exclusion is relatively new to the PAP and was added because of the prevalent use and increased risk presented by delivery. The exclusion includes all coverage parts - liability, uninsured / underinsured motorist, medical payments and physical damage - and usually reads that coverage is excluded for: "Any insured using any vehicle while employed in the pickup or delivery of newspapers or magazines, food or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to the insured's business (trade, profession or occupation)."

So, if any driver or vehicle you insure is being used for this type of activity I urge you to call us immediately and talk with your Agent to determine your coverage options. To read more...visit www.Am-Ins.com. See the FAQ Feature "[Auto - is business use excluded?](#)" for more information.



Comments or Questions ?

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The 1752 Philadelphia Contributionship

Twenty-four years before Benjamin Franklin helped draft and sign the Declaration of Independence, he started an insurance company!

Franklin, his fellow firefighters and several prominent business associates founded *The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire* in 1752. The company formed as a mutual insurance company, one in which policyholders would come together to share the risks, modeled

after the Amicable Contributionship of London. *The Contributionship*, as it is commonly called, was a proactive insurance carrier that would only provide coverage to houses and other structures that were

constructed according to strict building standards. It was one of the first insurers to enact loss control standards. Even during the British occupation of Philadelphia in 1777, *The Contributionship* hired a chimney sweep to maintain the chimneys of insured houses that were still occupied. *The Contributionship* was the first successful fire insurance company in the colonies and is still in business today in Philadelphia.



Celebrating 26 Years as Major Sponsor
Independence Day Fireworks
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INSURANCE?
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Community Spirit Schedule of Events
 6:00pm **TEXACO** Country Showdown
 8:00pm **COLTRAIN** Live Music
 10:00pm **FIREWORKS** Aerial Display

Suggested gate donations:
 \$1.00/person or \$5.00/family

Homeowners - Beware of Business Exclusions

A home-based business may void all coverage on your garage/shop.

"Home-based" businesses are on the rise as we look for internet opportunities and ways to supplement income during slow economic times. But, if you conduct business activities, even part-time, at your home residence premises there are serious insurance coverage issues that need to be addressed. You can lose the entire value of a detached garage or shop building to a fire or have a liability claim denied for coverage due to the business exclusions in your *Homeowners* policy.

All *Homeowners* policy forms contain **business** exclusions in the property, liability, and medical payments sections. The business exclusions are necessary to restrict the scope of coverage to normal personal activities. Otherwise, the pricing of all *Homeowners* policies would be affected by claims paid on an endless variety of business activities.

If you have a home-based business you need answers to the following questions:

- ✓ What is the definition of **business**?
- ✓ What buildings are excluded from coverage if used in business?
- ✓ Is there any coverage for business property or merchandise?
- ✓ What business exclusions apply to Personal Liability and Medical Payments coverage?
- ✓ Are there exceptions to business use that allow some coverage to apply?

For answers to these questions and more please visit our website at www.Am-Ins.com. See the FAQ feature "[Does my Homeowners policy exclude business activities?](#)" for an expanded version of this article.

FAQ ?

Frequently Asked Questions

Get answers to these recently posted FAQs at

www.Am-Ins.com/faq

- ◆ [The most common household fire only you can prevent!](#)
- ◆ [Insurance Scores – what are they?](#)
- ◆ [WIND DAMAGE – Am I covered?](#)
- ◆ [RENTAL CARS – Should I buy "Collision Damage Waiver"?](#)
- ◆ [What is Commercial General Liability Insurance?](#)



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THE MOST REFERRED NAME IN INSURANCE!

"SPOTLIGHT" Wendy Price CENTURY 21 Price Right Realty

In my 10+ years of working with American Insurance, I have never been disappointed! When I moved to the Lewis Clark Valley in 2000, Shawn Sullivan was one of the first people we were in touch with here locally when I was looking for homeowners insurance. Shawn welcomed us to the Valley and, oh yeah...got us great insurance coverage at the best prices I had ever seen. From my personal policies, to those of our clients...our

business policies to the non-profit event coverage we are involved with, I know I can contact anyone at American Insurance and get the help I need. They take the time to look at the whole picture and go over your options to get you the best policy for your needs.

\$\$\$ Referral Rewards \$\$\$ - 2nd Quarter Winners



Philip Sullivan presents \$ 50 Gift Card to Christina Campbell

Winners were drawn on June 10th for our quarterly consolation prizes.

Congratulations and gift cards were presented to:

1st Place – Christina Campbell \$50

2nd Place – James Waham \$25

3rd Place – Dale & Karen Andrews \$25

More winners will be drawn in September leading up to the **Grand Prize drawing to win a 32 Gb iPad 2.0 in November 2011!** Thank you all for your kind

Sully's
Sillies



On high gas prices...

Q? Why do we have high gas prices?

A: Nobody knew where to check the oil!

Our oil is in Alaska, Texas, California and Oklahoma...

But our dip sticks are in Washington, DC.

Frank "Sully" Sullivan, retired President of American Insurance has been handing out jokes and smiles his entire life. Enjoy!

Enter to Win!



Apple iPad

\$\$\$ Referral Rewards \$\$\$

You are our best advertising!
So, rather than pay for advertising,
we'd rather pay you.

Win a new IPAD!
Enter Online!
www.Am-Ins.com

Who do you want us to send an invitation to quote & save? Help us spread the word about our great insurance rates and personal service. Everybody appreciates a good deal. For every qualified referral you provide, your name is entered into our drawing to win the "Grand Prize" - a 32 GB iPad. And, for every qualified referral that receives a preferred quotation you **both** receive Gift Cards. No purchase is necessary.

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2nd Quarter Winners**

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