



BURD & RISE INSURANCE

Volume 1, Issue 1

July 30th, 2003



NAME THE NEWSLETTER CONTEST

Burd and Rise Insurance is happy to be bringing you our new newsletter. You will be receiving this mailing 4 times a year. Please help us name the newsletter! Please submit your idea to us by mail, phone, fax, or e-mail by September 14, 2003. This will enter you in a drawing to win dinner for 2 at Bennigan's in Moorhead.

UPDATE YOUR PERSONAL AUTO POLICY COVERAGE

Are you due for an auto insurance checkup? Here are some recommendations from Burd and Rise Insurance for your personal auto coverage.

- **HIGH LIABILITY LIMITS** – These days people sue for hundreds of thousand and millions of dollars. Make sure you're protected.
- **UMBRELLA POLICY** – An umbrella policy is a separate policy bought in increments of millions of dollars, to provide protection over and above your auto, home or farm, and recreational vehicle policies.
- **PERSONAL INJURY PROTECTION** – Options include higher limits for medical expenses, work loss, essential services, and survivors benefits. In MN Stacking of PIP (multiplying benefits times the number of vehicles) is also an option.
- **UNINSURED AND UNDERINSURED MOTORIST HIGH LIMITS** – Protect yourself and your family if you're injured in an auto accident and the at-fault party has no insurance or low limits of liability

Some optional benefits we recommend are:

- **TRANSPORTATION EXPENSES** – This is coverage to rent a car or take other transportation if your auto has a covered comprehensive or collision claim, up to the limit purchased.
- **CD'S AND TAPES** – Unless you buy this coverage, CD's and tapes are not covered on your auto or home policy, if the loss occurs while they're in your car.
- **FURNISHED AUTO COVERAGE** – Do you have a car furnished for your regular use, such as a company car? If the vehicle is not listed on your policy, no liability coverage applies unless you buy this endorsement.
- **INSTALLED EQUIPMENT** – Do you have sound equipment worth more than \$1,000 installed in your vehicle? Do you have other installed equipment like TVs, VCRs, or DVD Players in your car? You need this endorsement for coverage to apply.
- **TRAILERS AND CAMPERS** – These must be specifically listed on your policy to have comprehensive or collision coverage.
- **TOWING AND LABOR** – If your auto breaks down, this coverage pays the towing charge and labor at the scene of the breakdown, up to the limit you buy.
- **NO DEDUCTIBLE SAFETY GLASS** – This would pay with no deductible for breakage of safety glass (i.e. windshields) while keeping a higher deductible for other comprehensive claims.

CONTINUED PAGE 2

WHO WE ARE

Burd and Rise Insurance is owned by Harlan J. Rise, CIC. Elizabeth Rise, CIC, is the agency manager and Lori Rufsvold, CISR, is an agent and the customer service representative. Kaylee Zimmerman is our office assistant. See our biographies in future newsletters.

SEND US YOUR E-MAIL ADDRESSES

Burd and Rise Insurance would like to know your e-mail addresses. We will not send you spam or solicitations. Eventually we would like to be able to send you this newsletter by e-mail, if that is your choice. Please let us know if you would like to receive our newsletter as an e-mail.

UPDATE YOUR PERSONAL AUTO POLICY COVERAGE CONTINUES...

- **CUSTOMIZING OF PICKUPS AND VANS** – If your van or pickup has been customized, an endorsement must be added to give physical damage coverage for the customizing.
- **LOAN OR LEASE COVERAGE** – If you owe more on your vehicle than it is worth, this endorsement will pay the bank or lending company the difference if you have a covered claim.

Let us know if you are interested in any of these items!

CIC – WHAT IT MEANS TO YOU

Harlan and Elizabeth Rise of the agency both hold the Certified Insurance Counselor (CIC) designation. What does this mean to you, the policy holder?

- **COMPETENCY** – With the successful completion of over 100 classroom hours of formal insurance training, CICs are recognized among the best and most knowledgeable insurance practitioners in the nation. The CIC designation signifies that your Certified Insurance Counselor has obtained the highest level of competency provided in the insurance industry.
- **COMMITMENT** – Having demonstrated the ability to excel and succeed in rigorous challenges of becoming a CIC, your insurance representative exhibits a strong commitment to excellence through advanced education and professionalism.
- **CONFIDENCE** – Because of the intense training your insurance professional has received through the CIC program, he or she has the greatest degree of knowledge to ask the right questions and provide the right answers, saving you time and money. You can have faith, trust, and confidence in those who display the coveted CIC professional designation.
- **CURRENT** – To be the best – a CIC – a continuing annual update of practical, hands-on training is required. With the annual update your Certified Insurance Counselor receives each year, you can be assured that he or she is the most capable and current in the insurance industry.

Elizabeth received the CIC designation in 1977 and Harlan in 1984. Every year, they have completed their annual updates. Elizabeth also is on the national faculty for CIC, teaching courses throughout the United States.



MEET OUR INSURANCE COMPANIES - HALSTAD MUTUAL FIRE INSURANCE

With each issue, we will share information with you about one of the insurance companies we represent. As independent agents, we write business with a variety of quality insurance companies, enabling us to find excellent coverage for you at a competitive price.

Halstad Mutual Fire Insurance Company, a Farm Mutual Insurance Company, has been continuously operated in Halstad, MN, since 1890! The home office for Halstad Mutual is also at the Burd and Rise Insurance building at 105 3rd St. W. in Halstad. Halstad Mutual is a mutual insurance company, owned by the policy holders. They are reinsured by Grinnell Mutual Reinsurance Company of Grinnell, Iowa.

Halstad Mutual is a writer of home and farm property and liability coverages in the northwestern quarter of Minnesota. Their quality and “at-home” claims and policy service is appreciated by their clients.

Harlan Rise, also owner of Burd and Rise Insurance, is the manager of the company. Cheryl Christianson serves as the policy administrator and Clayton Arthurs is the adjuster and appraiser.

WEAR A HELMET WHEN BIKING OR SKATING

Warmer weather, longer daylight hours and children playing from sunup to sundown are sure signs that streets will soon stream with cyclists, skateboarders and inline skaters of all ages. The most dangerous accidents these athletes face involve head injuries.

“The number one rule is to wear a helmet. A proper-fitting helmet is the single most effective safety device one can wear. It reduces the risk of head injury or death associated with head injury,” says Brad Sayre, risk management and safety specialist at Grinnell Mutual Reinsurance Company. Parents can set the best example by wearing helmets when they ride or skate.

Reprinted with permission—Grinnell Mutual Reinsurance Company

BURD AND RISE INSURANCE

P.O. Box 297
Halstad, MN 56548-0297
Phone: 218-456-2172
1-800-566-2172
Fax: 218-456-2190
Email: liz@rrv.net
hjr@rrv.net
lori@burdandrise.com
www.burdandrise.com

This document was created with Win2PDF available at <http://www.daneprairie.com>.
The unregistered version of Win2PDF is for evaluation or non-commercial use only.