



# Rise 'N Shine Review

## Burd & Rise Insurance

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### Summer is Time for Recreational Vehicles

Summer is the time when many of us use our recreational vehicles – our boats and motors, campers and trailers, 4-wheel ATVs, scooters, dirt bikes, and motorcycles. Of course, snowmobiles are also popular recreational vehicles in this part of the world.

What do my homeowners and auto policies cover automatically?

Most homeowners policies cover boats, motors, and trailers for only \$1,000, and for very limited perils. Other recreational vehicles are usually excluded totally for property. For liability, some owned watercraft are covered automatically, but usually for very small horsepower. Land recreational vehicles, not required to be registered for on the road use, are usually covered for liability on premises by a homeowners policy, but any off-premises use of ATV's, snow mobiles, scooters, etc. is excluded.

So separate recreational vehicle policies or endorsements to auto and home policies are required to give you proper coverage. Rented jet skis, snowmobiles, motorhomes, etc. may not be covered at all for property or liability, so please check with us before renting any recreational vehicle.

Motorcycles are required by law to be covered by a liability policy, and these vehicles are insured on auto or recreational vehicle policies.

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### PROTECT YOURSELF FROM IDENTITY THEFT WHEN BAD THINGS HAPPEN TO YOUR GOOD NAME

#### What is identity theft?

Identity theft is a serious crime. Every time you share personal information such as your bank and credit card numbers, your income, your social security number, or your name, address, and phone number, it is possible for identity theft to occur. An identity thief steals some piece of your personal information and makes it his own to commit fraud or theft. An all-too-common example is when a thief uses your personal information to open a credit card account in your name.

#### How identity thieves get your personal information:

- They steal wallets and purses
- They steal your mail
- They complete a change of address form to divert your mail to another location
- They rummage through your trash
- They pretend to be someone else to get your information
- They find personal information in your home
- They use personal information you share on the internet
- They scam you through e-mail to get personal information
- They get information from your workplace by stealing

#### What can you do to protect yourself:

- Order a copy of your credit report from each of three credit bureaus once a year, to catch mistakes and fraud before they wreak havoc on your personal finances.

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### WHO WE ARE

Elizabeth Rise is an agent and agency manager of Burd and Rise Insurance. She shares these responsibilities with her husband and owner, Harlan Rise.

Elizabeth Abentroth, daughter of Fay and Lydia Abentroth, of Cummings, ND is a graduate of Central Valley High School and graduated summa cum laude from Mayville State University with a degree in business administration in 1975. In 1974 Elizabeth and Harlan were married and she joined the agency in 1975.

She has always thoroughly enjoyed the insurance business and especially working with her clients in this progressive area. Liz received the prestigious Certified Insurance Counselor (CIC) designation in 1977.

Liz is a member of the national faculty for the Society of Certified Insurance Counselors and Society of Certified Insurance Service Representatives, instructing other insurance professionals throughout the country in personal lines insurance and customer service. Her professional service includes serving on the national board of directors of the Society of CISR in Austin, Texas, presently serving as past chairman. She also has been elected as a board member of the Minnesota Independent Insurance Agents and Brokers.

Elizabeth is active in the Halstad Lutheran Church, serving as a Sunday school teacher, Bible study leader, and pianist for many years. She also is a member Of Halstad Woman's Club. Elizabeth and Harlan have two daughters, Sheila of Roseville, MN, age 24, and Andrea of Moorhead, MN, age



## SUMMER IS TIME FOR RECREATIONAL VEHICLES CONTINUES..

Why should we insure them and what kind of coverage should we have?

- Liability lawsuits from others for bodily injury or property damage from water skiing accidents, collisions between boats, ATV's, and other recreational vehicles, injuries to a child by operation of a scooter by your child, or slips and falls at our trailers can cost us thousands or hundreds thousands of dollars. Make sure you're protected with adequate liability limits.
- Umbrella liability policies are recommended for lawsuits in the millions of dollars.
- Medical bills for our own injuries while occupying our boats, ATV's, and other rec vehicles can add up. You can protect yourself with medical payments coverage on many kinds of recreational vehicle policies.
- What about coverage if any uninsured or underinsured recreational vehicle or boat driver injures you or your family? You may purchase uninsured and underinsured motorist coverage for many types of recreational vehicles.
- If your trailer gets damaged by hail or wind, if your boat hits a rock in the lake or falls off the trailer, if your ATV or snowmobile is damaged in a collision, you need physical damage coverage on your recreational vehicle, including comprehensive and collision coverages.
- What about attached equipment for your boat, such as your trolling motor, your fish locator, your boat cover? Attached equipment can be specifically insured.

## PROTECT YOURSELF FROM IDENTITY THEFT CONTINUES... CREDIT BUREAUS

**Equifax** — [www.equifax.com](http://www.equifax.com)

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285/

TDD 800-255-0056 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

**Experian** — [www.experian.com](http://www.experian.com)

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)/

TDD 800-972-0322 and write:

P.O. Box 9532, Allen TX 75013

**TransUnion** — [www.transunion.com](http://www.transunion.com)

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289/

TDD 877-553-7803; fax: 714-447-6034; email: [fvad@transunion.com](mailto:fvad@transunion.com)

or write: Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834-6790

- Place passwords on your credit card, bank, and phone accounts
- Secure personal information in your home
- Ask about security procedures in your workplace
- Don't give out personal information on the phone, through the mail or over the internet unless you've initiated the contact and know who you're dealing with
- Guard your mail and trash from theft
- Don't carry your SSN card; leave it in a secure place
- Give your SSN only when absolutely necessary
- Carry only the identification information and the number of credit and debit cards you'll actually need
- Pay attention to your billing cycles
- Be wary of promotional scams
- Keep your purse and wallet in a safe place at work

### For more information:

Two websites:

<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm#risk>

<http://www.privacyrights.org>

If you've been a victim of identity theft, call the Federal Trade Commission's Identity Theft Hotline toll-free at 1-877-IDTHEFT (438-4338).



## MEET OUR INSURANCE COMPANIES - GRINNELL MUTUAL REINSURANCE COMPANY

Grinnell Mutual Reinsurance Company of Grinnell, Iowa, can be traced back to the mid-1800s. As settlers moved to the Midwest, they sought protection from the ravages of prairie fires. Working together, these pioneers banded together to protect each other. They discovered that working together was necessary for survival. When fire struck, neighbors pitched in to help with labor, materials or money. There was no thought of profit; it was a way of people helping people.

From there, the concept of spreading the losses of a few amongst the many grew. The Farm Mutual system flourished and developed into efficient modern business organizations serving their counties and adjoining areas. In 1909, a State Association meeting called for the need of a reinsurance organization for the county farm mutuals—and the company now known as Grinnell Mutual was created.

Today, Grinnell Mutual operates in nine states throughout the Midwest, reinsuring over 280 mutuals, and achieving a 46% market share. In addition, Grinnell Mutual employs over 680 dedicated individuals, making it the largest employer in Poweshiek County.

Grinnell Mutual has a strong commitment of providing excellent service to our affiliated mutuals, agents and policyholders. Grinnell Mutual and you—A Policy of Working Together. Burd and Rise Insurance is proud to represent Grinnell Mutual Reinsurance Company, the company providing reinsurance for Halstad Mutual Fire Insurance Company and providing many fine direct lines products such as auto, umbrella, workers compensation, and business insurance.

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