



AGCOM INSURANCE~SERVICE ABOVE THE REST~

What makes AgCom Insurance Agency different from the rest?

By Sheryl Leonard

The following are 5 reasons why you should do business with AgCom Insurance Agency:

- 1) **Experience** – With more than 15 years of experience in the insurance business, you can feel confident that we will customize your policies to meet your specific needs whether you are insuring your home and auto, second home, recreational vehicles, farm, crop, life, long-term care, or business. We work directly with the underwriters for dozens of companies so if we don't have the answer, we will get the answer!

We know that one size does not fit all.

- 2) We don't sell policies, **we sell protection**. Insurance is one tool used to transfer risk that could result in financial ruin. The only time that any insurance policy matters is when there is a claim. We want our insureds to be happy if and when they have a claim against their policy. Any agency can sell a policy. We will make sure that the policy you pay for is right for you! Nothing you don't need but everything you do need to protect your family and your financial health.

- 3) **Available 24/7**. We offer the Sheryl/Cheryl team so you will always have an educated, competent, reliable agent available to answer your questions or service your policies or other insurance

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We're farmers, too!

AgCom is a Farm Certified Agency for Nationwide Ag. For crop or farm insurance inquiries, please contact our crop & farm expert.

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We feature helpful safety tips, reminders of important crop dates, the latest edition of this newsletter plus some fun just to brighten your day!

Click below for our page:
[AgCom Insurance Agency](#)

Limousin Ground Beef for sale

Contact Sheryl for details and availability. 712-368-2611

STRAWBERRY SOUP

2 cups hulled and sliced fresh or (thawed) frozen strawberries
1 cup orange juice
1 cup vanilla yogurt
½ tsp. vanilla extract
1 ½ Tbsp fresh basil, minced
Whipped topping, as desired.

In a blender, combine all the ingredients but the whipped topping and process until smooth. Ladle the soup into bowls and top with a dollop of whipped topping.

This refreshing cold soup was served at Denae's wedding. The recipe was adapted by Sheryl from Food Network. The original did not include the basil, but was topped with fresh mint if you would prefer a change.



needs. Our business cards list our office number, cell number and email address so you can reach one of us any time of day or night. You will never have to handle a claim alone. When you trade your car on the weekend, no problem. We will be there for you.

- 4) We know farm and crop insurance because ***we are farmers.*** Mark and I have been in the farming and cattle business for our entire lives. Organized as a corporation with several different business enterprises, we have been on both sides of the desk. We have purchased farm and crop insurance coverage and we have provided farm and crop insurance coverage to many, many farmers in 4 states.

- AgCom Insurance Agency is a Farm Certified Agency with Nationwide Ag. That means both agents have completed additional training in order to best serve our farm and crop clients.
- Got a crop insurance question? Just give us a call. We have attend-

"Service Above the Rest" is not just an advertising slogan.

ed several training sessions to keep abreast of the many changes that occur in the crop insurance arena each year. The farm bill is complicated. We help simplify the information so that you can better understand how it will affect you and your crop/farm business.

- 5) ***Service Above the Rest.*** This is not just an advertising slogan. We mean it! From our monthly newsletter to our annual crop/finance update meeting to claims assistance, you will never be alone. Whatever you are facing, we will go through it by your side. We really do go beyond the normal "service" provided by most agencies. Just ask Gary who suffered huge losses when a hail storm damaged his autos, home, rental home, trucks, and commercial buildings! Even though I was in Florida visiting my son at the time, he called and I assessed the damage, calmed Gary, and started the claims process. I worked with Gary and the claims adjusters to be sure that Gary approved of the way the claim was processed and settled. Gary was happy at claim time!

AgCom Insurance Agency is here to do business. We invite you to call or stop in and give us a chance to earn your confidence. Remember, we don't sell policies, we sell protection. We have the experience and training to take care of all of your insurance needs. With the Sheryl/ Cheryl team we are available 24/7 and we really do provide "service above the rest"!

Am I Covered for... Windstorm?

by Cheryl Ellis

When a huge storm comes through blowing down tree branches, damaging roofs and metal buildings, is it covered?

Yes. Unless you have some sort of insurance that specifically excludes it, all home, commercial and farm policies will cover windstorm damage to your property.

The reason this coverage was on my mind is that the roof pictured is my home. A huge branch about 10" in diameter fell on my roof during a storm around 5 am last Tuesday. It sounded like the whole house exploded! Unfortunately, it landed right on the electric line, so I couldn't even get up on the roof to inspect the damage until the electric compa-

ny sent out help to extract the line that was pinned between the branch and the roof. After that was done, I realized this was not a do-it-yourself project. I called in the experts to remove the branch. We definitely have wood for the fire pit for the rest of the year!

Fortunately, there was no real damage to the roof itself...this time. If there had been, it would be covered. Most homeowners' policies will provide coverage for cost of removal of the branch or tree as well. Since all I really needed was the muscle and tools to get the "tree" off the roof, the bill for removal was very minimal (far less than my deductible. I did not even have to turn in a claim. What a relief!

There is one caveat to damage by windstorm or hail in which it would not be covered included in the standard policy as follows: However, "we" do not pay for loss: to property inside a structure caused by dust, rain, sand, sleet, snow, or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail. So, if you left the window open, and the wind blew in rain that damaged your beautiful



oak floors, you're not covered. But, if the wind broke a branch that shattered the window, then rain blew in and destroyed your wood floors, you are.

If you ever have a possible claim, please let us know. It took almost four days for me to even get on the roof to see what damage had been done. I most certainly would want my agent to know what I was experiencing before then! A claim is a scary time with a lot of questions. We are here to be your listening ear and sounding board during those times.



Am I Covered For...?

Have you ever seen a news story or heard about a claim and wondered "am I covered"? Submit your ideas for this ongoing feature.

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The Swing

by Robert Louis Stevenson

How do you like to go up in a swing,
Up in the air so blue?
Oh, I do think it the pleasantest thing
Ever a child can do!

Up in the air and over the wall,
Till I can see so wide,
Rivers and trees and cattle and all
Over the countryside—

Till I look down on the garden green,
Down on the roof so brown—
Up in the air I go flying again,
Up in the air and down!



Preventing Elder Financial Abuse

The following article was adapted from our partner, GNB Bank. These tips are applicable to people of all ages, but especially seniors.

A recent study published by MetLife Mature Market Institute estimates that the financial loss by victims of elder financial crimes and exploitation is more than \$2.9 billion a year with approximately 2 million seniors being exploited. Awareness of elder financial abuse is growing and bankers are often relied upon as the front line of defense in the protection of our customers, and as provider of prevention education and information for our elderly customers and their adult children.

Please review this checklist courtesy of the Senior Housing Crime Prevention Foundation to educate yourself on ways to protect yourself against financial exploitation.

- ⇒ Dial 888-382-1222 and put all home phone and cell phone numbers on the Do Not Call list.
- ⇒ Do not trust ANYONE that insists on secrecy.
- ⇒ If you think there is a problem or if something does not sound right about a situation, don't be afraid or embarrassed to tell someone.

Banking News

A leader in agricultural and commercial lending, Mark shares his perspective on the current markets and trends.

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- ⇒ Be assured you are doing the right thing by telling someone.
- ⇒ Have enough money set aside to support yourself and your immediate family for at least six months in case of emergencies.
- ⇒ Draw up a will, a living will and a Power of Attorney. Make sure you choose a trustworthy person to have as your Power of Attorney. You can change your mind at any time about the person you have chosen. Require that this person regularly report on all financial and legal transactions.
- ⇒ Use caution when letting caregivers open your mail, pay your bills, manage your money or be your Power of Attorney.
- ⇒ Secure all of your valuables (your Social Security card, jewelry, checks, credit cards, financial statements, legal documents, medical records, Medicare cards and health insurance cards) in a locked cabinet or bank safety deposit box.
- ⇒ Do not give your personal information (Social Security number, physical address, birth date, PINS, passwords, bank account numbers or credit card numbers) to anyone in a phone call, letter, email, fax, over the internet, or in a cell phone

Say "no" and check out any offer that sounds too good to be true.

text message.

- ⇒ Set up automatic bill pay and direct deposit for your paycheck, retirement or Social Security benefits.
- ⇒ Protect your mail by using a locked mail box or a box at the post office. When you order checks from the bank, do not have the delivered to your home, pick them up at your nearest bank location.
- ⇒ If you are mailing something containing a check, take it to the post office or hand it to a mail carrier. Do not put up the red flag because this alerts thieves that there might be money in the mailbox.
- ⇒ Say "no" and check out any offer that sounds too good to be true. Scammers will pressure you into making a quick decision, tell you to "act now" or "before it's too late". The best decision is to say "no, thank you" and do some homework.
- ⇒ Say "no" to those who show up at your home and tell you they've "noticed" a problem and happen to have the material to fix it. If you need work done on your home, get references from friends for contractors they have used, get multiple references of previous customers from each contractor given, get multiple bids in writing and a written contract with clear terms of services and payment options. Lastly, don't make the final payment until you are satisfied with the job.