

AGCOM INSURANCE~SERVICE ABOVE THE REST~

IN THIS ISSUE

“AgCom Insurance is a full lines agency” - What does that mean?

By Sheryl Leonard

Well, it means that we can offer products and customized plans to not only protect all of your personal property assets but also your life activities. For example, you volunteer at your church serving as a Sunday school teacher or transporting the elderly to Sunday Services. Maybe you own a sprayer or grain vac and you help your neighbors out in exchange for them hauling your grain to the local ethanol plant. Do

you know if you are adequately protected in situations like these?

Over the course of the next several months we will be focusing on different lines of insurance and providing information to our readers that will help you make better informed decisions about your insurance plans.

While no one really likes to discuss insurance with insurance “sales people”, I want to help you think about it in the way that we approach it. We are in the service industry NOT the sales industry!

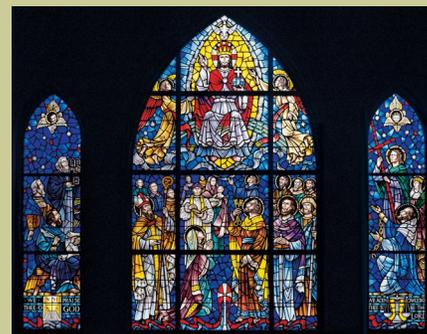
Everyone has something that, if lost, would cause significant financial hardship to you or your family. Personal

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*Customer Appreciation & MPCJ Update 01/07/19
Details on page 2*



Dec 8 –9
Details & a link on page 3



CHURCH FOCUS

Our monthly focus is on coverages for churches — read more inside!

Crop & Farm Expertise



Sheryl sheds light on crop & farm concerns from a farmer’s perspective. AgCom is also a Farm Certified Agency for Nationwide Ag.

SHERYL LEONARD sheryl@agcomfinancial.com

Stained Glass, A Work of Art

by Shari Greiner

One of the things that comes to mind when I think about church is the beautiful stained glass windows that many of them have. I can recall sitting in church as a kid staring at the stained glass windows when I should have been paying attention to the sermon. As an insurance agent, I now look at the stained glass through different eyes. I am no longer admiring their beauty alone but now I am also wondering what kind of coverage the church has on these works of art.

The first thing to understand about insuring these colorful works of art is knowing whether you have colored glass or actual stained glass. While both are beautiful, there is a big difference when it comes to insuring them for replacement purposes. The main difference between stained glass and colored glass is that stained glass pieces are often arranged to form a picture and then are held together with strips of lead between the glass pieces. Colored glass differs in that these slabs are not held together with lead but rather they are embedded in concrete, epoxy or plastic. Colored glass is a lot more affordable to replace. Because of the expense of replacing stained glass, it is common for insurance companies to require that there is some sort of exterior guard over the stained glass window. It might mean a church has to install bars, glass or acrylic over the exterior of the stained glass to protect it from vandalism and the elements. This might be an added cost for a church looking to add insurance on their stained glass windows.

There are a couple ways a church can insure their stained glass windows. First, it can be included as part of the building value. If you are doing it this way, you will want to be sure to have an

accurate appraisal for the value of the windows, so it is reflected in the value of your building. The other option for insuring your stained glass windows is to have them as artwork scheduled under your personal property. Again, it will be very helpful to have an accurate appraisal of their worth.

So, the next time you find yourself looking at your church's colorful windows, you might ask yourself if they are true stained glass or if they are simply colored glass. Once you have that determined you'll want to be sure you have the proper coverage on them. If you need help with that, feel free to give us a call.

What's the Diff?

Shari will focus on explaining the difference between coverages that you might have on your policy and other choices for your insurance.



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YOU ARE CORDIALLY INVITED

Customer Appreciation & MPCI Update

Let us cook you dinner & give you the latest crop news!
Monday, January 7, 2019 | 6 PM
Boulders Inn, Holstein

We're giving away a weekend trip to Vegas, too!

RSVP TO AGCOM MAIN OFFICE (712) 368-2611
OR CHERYL@AGCOMFINANCIAL.COM

Split Limit Liability vs CSL

by Karissa Harms

Boy, when they say you're always learning in the insurance industry, they're not joking. On top of insurance constantly changing and updating there is also the matter of better understanding what certain coverages are.

When writing an umbrella policy there are certain liability limits required as well as discounts that can be applied to lower the premium. One of these discounts is "\$500k CSL on Auto Policies". What does that mean? I'm going to start by explaining that our agency typically quotes \$250,000/\$500,000/\$100,000 limits for Bodily Injury (BI) and Property Damage (PD) on a personal auto policy. This gives the insured a limit of \$250,000 per person, \$500,000 per accident Bodily Injury, and \$100,000 Property Damage limit.

\$500k Combined Single Limits (CSL) is exactly how it sounds. You have \$500,000 combined for one accident. In laymen's

terms, you have one pot of gold that can be split for Bodily Injury, Liability and Property Damage in any portions. With split limits, you have two pots of limited gold, one with \$500,000 (that any one person can only get \$250,000 from) and the last with only \$100,000.

I had a customer recently who wanted \$250k/\$500k for his auto limits—but his umbrella policy went up \$30 in premium. We quoted the \$500k CSL on his autos and it raised his premium by \$13. Now—if it were you, would you pay an extra \$13 for the better coverage? Or would you pay an extra \$30 to have lesser coverage? What would you do?

A Day in the Life

Karissa will focus here on the common gaps in every day insurance risks. Learn what you may be missing!



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Sponsored by:

AgCom Insurance
and the Cherokee Rec Dept

Dec 8-9

Donations to the Cherokee Trails

CHECK OUT ALL OF THE EVENTS
AROUND CHEROKEE
THIS WEEKEND AT
WWW.TINSELANDTIDINGS.NET

- *Due to the road conditions, we have decided to make the Jingle Jog a Virtual Race. Just hop onto your treadmill or head out your front door for a jog.*
- *Post a photo of your run to Facebook or Instagram with the #jinglejog5kandfunrun or email it to Cheryl@agcomfinancial.com*
- *Each participant will receive a "medal" by mail!*
- *ALL FUNDS WILL BE DONATED TO THE CHEROKEE TRAILS—donations can be dropped off to City Hall or AgCom Insurance with Jingle Jog in the memo.*

Is My Church Covered... for Sexual Misconduct?

by Cheryl Ellis

Maybe you have been watching the news over the past few years and seen the recent allegations (and convictions) of respected leaders within churches due to sexual misconduct. For me, the insurance nerd, I can't watch any news story without thinking, "Is that covered by their insurance?" or "I wonder who's going to pay that huge settlement".

Unfortunately, when I started digging into the answer, I found some pretty unsettling news: many of the carriers who write Church insurance policies specifically exclude any coverage for sexual misconduct whether it is alleged or founded, volunteers or paid staff. This could literally break a church. While it is likely far larger than your church, the Archdiocese of New York

has paid out almost \$60 million to sexual abuse victims in the past two years.¹ Even for them, that is a huge percentage of funds that have been diverted just to settle these cases.

This coverage can be added back as an endorsement, but you may have to request it

specifically.

Here are some questions to ask your current agent about your church liability policy:

- Does your policy exclude or include Sexual Misconduct Liability?
- If it does offer coverage, what is the limit?
- Are defense costs included in the limit?
- Are out-of-court settlements an option with this policy?
- Are volunteers and staff insured at the same limit?

¹ New York Post 23 August 2018 <https://nypost.com/2018/08/23/archdiocese-of-nv-paid-nearly-60m-to-sex-abuse-victims-in-two-years/>

Am I Covered For...?

A lifelong learner and insurance professional, Cheryl loves to research and answer your insurance questions. Submit yours anytime.



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Full Lines agency...By Sheryl Leonard

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property, businesses, investments, your actions, and even your life. Most people are willing to commit a portion of their income to protect what matters most to them. Some protection, such as auto liability is required by law. Others, such as property insurance and crop insurance may be required by your lender. Life insurance may be required as part of a buy/sell agreement or key-man situations.

The point is, the need is there and you want a trustworthy professional to work with because insurance is complicated and requires an investment of your hard-earned dollars. AgCom professionals are not here

to "sell" policies. Our staff has been highly trained to understand your unique situation, identify the risks, educate the insureds, and then create the customized plan to meet those needs in the most economic way possible. As an independent agency, we will "shop" the markets for you. Give a call for all of your insurance needs.

Our mission statements reads: AgCom Insurance Agency exists to make a difference in individual lives by securing customized protection from financial hardship for families, businesses, and property due to catastrophic events while providing exceptional service. We work tirelessly to fulfill every

word of this mission statement.

Currently, farm and crop insurance is on the minds of my friends and colleagues in the agriculture world as harvest is wrapping up, crop insurance decisions for 2019 are contemplated, and new cash flows are being developed for lenders. With more than \$1 million in crop and farm premiums, I would invite you to take a look at our agency to assist with your farm and crop needs.

Wishing you and your family a Wonderful Christmas Season from all of us at AgCom Insurance.

We're on Instagram!

- ⇒ Like & follow us on [Instagram](https://www.instagram.com/agcominsurance/) for fun, behind-the-scenes photos, inspiration and a laugh or two.
<https://www.instagram.com/agcominsurance/>
- ⇒ Click the icons to connect with us!



LinkedIn
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Connect with our agents:

Cheryl Ellis

Shari Greiner

Karissa Harms

Instagram

SUGAR COOKIES

BY CARYN SCHOUTEN VIA SHARI GREINER

Ingredients:

- 1 ½ cups butter softened (Real, salted butter)
- 2 cups sugar
- 4 eggs
- 1 tsp vanilla
- 5 cups flour
- 1 tsp baking powder (divided)
- 1 tsp salt

Cream together butter and sugar. Beat in eggs & vanilla. Then add flour 1 cup at a time. Before adding the 2nd & 3rd cups, add 1 tsp of baking powder on each cup; then on the 4th cup, add 1 tsp of salt to the top before adding it.. Mix well.

Refrigerate at least 2 hours. For best results, lay out plastic wrap, dump the mixed dough on top of it & wrap it up, then put it in a bowl in the fridge. Divide the cold dough into 4 balls, then flatten sections into flat discs before rolling it out on floured surface. Use cookie cutters to create shapes. Place shapes on parchment paper covered cookie sheets.

Bake for 6-8 minutes in 400 degree oven. For best results, only bake one tray at a time. Cool completely before frosting.

For frosting:

- 1 Tbsp milk
- 1/2 Tbsp almond baking extract (emulsion, not liquid if available)
- Powdered sugar (approx. 2 cups per batch)

Mix milk and almond emulsion. Add powdered sugar until it reaches the desired consistency.

To decorate: pipe a white outline & then use a flooding consistency to fill in.

These are the only cookies I have found that turn out perfectly every time. Plus, who doesn't love a sugar cookie?!?- Shari

