



AGCOM INSURANCE~SERVICE ABOVE THE REST~

## Drones: What You Need to Know

By Sheryl Leonard

Chances are you know someone who received a drone for Christmas this year. Maybe even you. Millions of drones were expected to land under Christmas trees this holiday season. As I was shopping for my family I found drones of every shape and size. There were drones in the farm department, men's department, and toy department. My 6 year old grandson found a drone about the size of a silver dollar and moved it to the top of his Santa list! But before you consider turning your child or your husband loose with one of these "toys", consider the insurance implications. The insurance companies are wrestling with the many possible risks that these popular machines pose.

Recently, the FAA has mandated registration for most drones and has issued guidelines on their use. But what happens in the event of unplanned equipment failure or pilot error? I'll bet your drone operator has little or no aviation experience. And with some models weighing 50 pounds or more, rogue drones can pose a significant threat to people and property. That is why it is a smart decision to call us at AgCom Insurance Agency before that first takeoff and landing.

Drones are most likely covered under your homeowner's or renter's policy. But it is always a good idea to check the policy language. The liability portion of your policy may cover you against lawsuits for bodily injury or property dam-

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GROWING

ABOVE THE REST

January 2017

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SEE DETAILS OF OUR ANNUAL  
CUSTOMER APPRECIATION  
DINNER ON PAGE 3

*Let us know what you think here...*

We have a comments box on our website that is oh, so empty. Please stop by and leave a comment! Let us know what you think of this newsletter, our service, our website, our logo... anything!

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## Drones...

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age that you or your family members cause to other people with a drone. It may also cover privacy issues if your drone inadvertently takes pictures or video of a neighbor who then sues you. But you will not have protection for any intentional invasion of privacy.

Your policy may provide medical payments if a friend or neighbor is accidentally injured by your drone. But this coverage will not pay medical bills for your family members or pets if they are injured by your drone.

If your drone crash-lands into your car, the damage may be covered under your auto policy provided you have purchased the optional comprehensive insurance for your vehicle.

While most drones are inexpensive, some may cost more than \$2000. It is important to talk to us about your policy limits to be sure you have adequate coverage if your drone is lost or stolen. Policy limits may apply.

***"What was covered before, may be an exclusion now."***



One more caution: Many companies are updating their policies as the risks are realized through time. What was covered before, may be an exclusion now.

If the drone is used for any commercial purposes, you will not have any coverage under your homeowner's or renter's policy. Contact us to make sure you have the appropriate types and amounts of insurance coverage.

It may seem that the sky's the limit for drone operators; however, anyone operating a recreational drone without the right insurance risks exposing themselves to unlimited personal liability. If you received a drone this Christmas, give yourself the next best gift and call the AgCom Insurance professionals. Protect yourself!

FROM DEB'S  
POINT OF VIEW 

We hope you had a good Christmas and have a great New Year! 2017 will bring many changes. Please let us, AgCom, help you through it. Don't forget to call us if you received or gave your kiddos a gift that requires a change in your insurance: trampoline, a drone, snow mobile, ATV or a new used car. We are happy to help you with anything that comes your way. We hope you have a very good 2017!



Deb Gross is the familiar voice when you call our office or stop by! She has been with AgCom since 2014.



### 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.

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## Am I Covered for... my disorganization?

by Cheryl Ellis

What are your New Years' resolutions this year? 2017 is your year! You will be a "better you" and finally reach some of those goals! The top 3 resolutions every year include "lose weight", "save money" and "get organized". If one of yours is to be more organized, I'm here to give you one more reason and one more tool to accomplish that goal.

The reason: being organized really does affect your insurance. Can you imagine the chaos of having your home torn apart in a tornado? Now, in the midst of that chaos, as you are digging through the rubble looking for your wallet, have a claim adjuster show up and ask for one simple document: a list of everything you lost. "What?!? Everything. I don't have a list! Who has a list? I know we bought that new TV for Christmas and I had at least 50 pairs of

### KALE "CHIPS"

Ingredients:

Bunch of kale (curly is best)

1 Tbsp Olive Oil

Seasoning of Choice

Suggestions: ranch seasoning,  
Italian herb, seasoned salt, etc.

Rinse kale, but dry completely. This step is very important.

Massage olive oil into leaves.

Toss with seasoning of choice.

Place in single layer on cookie sheet lined with foil (spray to keep from sticking).

Bake at 300 degrees for 15 minutes. Rotate pan. Bake an additional 10 minutes.

Serve liberally! Store in sealed container if you ever have any left over.

*Yum! Even the kids love it! I haven't found a kid yet that doesn't!*  
- Sheryl



shoes (100 if you ask my husband). The kids had toys and books...how many books? We have those figurines we inherited from your grandmother...what were those called? How many did we have?" You get the picture. They have a nice form to help you remember items that would be provided to you in that event. But, that would be the worst time I can possibly imagine to try to use my failing memory.

The benefit: more money. Your homeowners' insurance can only pay to replace what is on your list. Some of the bigger ticket items (like that plasma TV) may even require proof. If you want the most out of your policy, have a comprehensive list.

The tool: Know Your Stuff. This is your new activity for snow days this winter! Download

the app and find out details at [www.knowyourstuff.org](http://www.knowyourstuff.org) and get started. This list is accessible from your smartphone, tablet or desktop and you can log in from anywhere. Even if your electronics are damaged in the claim, you can still access your list through the website.

The best part is that you can even take photos of your belongings and sort them by room. Get the kids involved — how many Snapchat photos do you already have on your iPad? (C'mon, I've seen those irresistible filters of puppy ears and a floppy tongue!) Now you'll have a reason to let them take 10,000 pictures in your house and be helpful in the process. Set a goal: one room a week or even one room a month. Then, in the New Year for 2018, you have room on your list for a new resolution...maybe 2018 is the year I'll finally lose that 10 pounds...

### Am I Covered For...?

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



CHERYL ELLIS [cheryl@agcomfinancial.com](mailto:cheryl@agcomfinancial.com)



You are cordially invited by  
AgCom Financial & AgCom Insurance to our

*Customer Appreciation Dinner*  
&  
*2017 MPCU Update*

on January 9th

at 6 o'clock in the evening

**Boulders Event Center, Holstein, Iowa**

RSVP by Tues, Jan 4th for a bonus entry in the drawing for our grand prize trip

712-368-2611 or [deb@agcomfinancial.com](mailto:deb@agcomfinancial.com)