



JULY Newsletter 2020

302 RICHMOND RD. BERE A, KY 40403

1060 CENTER DRIVE, RICHMOND, KY 40475

I don't know about you, but I would like to go back and ask for a re-do of 2020!! In the blink of an eye, our world was turned upside down in early March. Coronavirus (Covid-19) quickly became a game changer!! I became an emergency certified middle school teacher when our schools closed, running my girls to hours and hours of dance classes every week came to a screeching halt, and the dance competitions I so love got cancelled.....along with everything else. We went from 100 MPH down to 10 MPH overnight. The saddest part for me and my family has been not being able to visit or hug my grandmother who is in an assisted living facility—our visits are now by facetime or thru a window. I also missed my oldest having an 8th grade graduation and didn't get to see my niece Taylor graduate from EKU. Along with everyone else, we've lost a lot over the last few months. My heart goes out to all of our businesses and those employees that have lost jobs. Times certainly could be easier and less stressful. But as we begin to open back up, I am reminded by my mom "this too shall pass". So, I'm over Covid-19 and I'm focusing on what is good— all the time I get to spend with my family, completing projects that I've put off for years, and the best part—watching my girls become best friends because of all the time they've spent together. So friends, try and focus on the positive and what is good. God is in control and I rely on him every day to keep me on track. As far as the office goes, we are rolling right along. We were already set up with top notch technology so we haven't missed a beat—other than having to close our lobbies. Please give us a call if you have questions or need anything and you can always find us thru the website. Stay safe and enjoy your summer!!

Lori

the **Boutique** at Merle Norman Cosmetics

Congrats to **Mary Rollins**, winner of our Facebook contest. Mary won a **\$100 Merle Norman gift card**. Be sure to like us on Facebook, you could be our next winner.



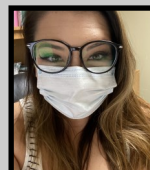
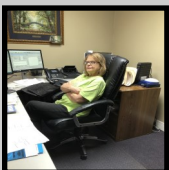
Pre-Covid 19



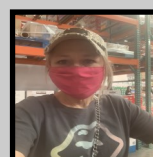
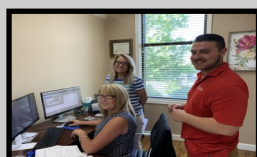
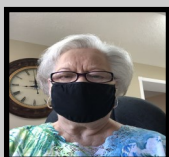
Richmond Chamber of Commerce events prior to Covid-19. Lots of fun and networking.



During Covid 19



Our casual Friday attire and occasional masks have become the new normal since Covid-19 hit. Hopefully this will clear up soon.



Friendly Reminder!

For those of you that live or own property in the county, you are going to see a 5% increase in your insurance bill after July 1, 2020. On December 17, 2019, Madison County Fiscal court passed a 5% insurance tax on county residents, excluding those located in the city limits of Richmond or Berea; only those outside the city limits will see the increase. The tax will apply to all lines of insurance except life, health, bonds, annuities and workers comp. If you have any questions please let us know.

PUT YOUR \$ WHERE YOUR  IS
BUY LOCAL

Don't forget as our community opens back up to shop Local.

What is happening now

Our Companies Response to Covid-19 and what you need to know:

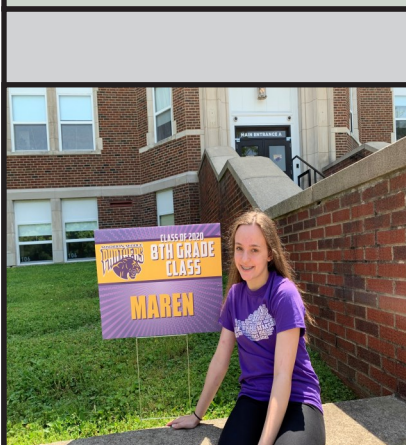
To help support our customers, almost all of our carriers put into place some level of premium refunds on your auto insurance to recognize less driving and fewer vehicles on the road. Most were a percentage of your April and May premiums.

In addition, in late March, all carriers initiated some sort of billing leniency on all policies, personal and business. During this time, when customers were unable to make their payment, policies have not cancelled for non-payment and late fees and processing fees have been waived. However, these measures were just additional time to pay the bill and not a waiver of the payment.

The bad news- Payment leniency is coming to an end. Several of our carriers are ending these leniency measures in Mid -June. Therefore, after that date, all normal billing processes will resume including regular bill cycles, non-pay cancellations and collection activity. If you have an issue with making your next payment because a few months have aggregated, please give us a call. We can't guarantee what we can work out with your company because each one is different, but we will do our best to help you find a solution.

Still here for you

While our lobbies remained closed, you can continue to reach us by phone and email. For whatever you need, we are still here, payments, quotes, changes, etc. If you need to make a payment, with a credit card, check or bank account you can easily do a payment over the phone or go online with your company. If at all possible, to protect our employees, we would like to limit the cash payments we receive. All carriers offer the online payment option which gives you more flexibility and convenience. You can find billing phone numbers and online links for all our companies on our website under the Companies Tab. If you have any questions please let us know .





SADIE SAYS...



Get the Most Out of Your RV This Summer

With the onset of Covid-19, RV sales have never been higher! It's a perfect way to take a trip this summer and spread of germs or the virus. It's just considered a healthier way to travel right now. And experienced RV'ers will tell you there is nothing like taking a road trip in an RV. So if you are hitting the road this summer, consider these tips.

General travel tips

- Have a plan (and maps or a GPS). One of the reasons you're traveling in an RV is for the adventure. But while the freedom to go wherever you want can be exciting, getting lost isn't (at least for most people). You'll cut down on frustration if you know where you're headed.
- Pack the right things. We've all forgotten to pack something while going on vacation. And buying new items at your destination can add up. So make a packing list, and remember that it's not all about clothes and toiletries. Don't forget your favorite road music or DVDs to watch at night. And if you've got kids with you, be sure to pack games and other things to entertain them. And don't forget hand sanitizer and Clorox wipes (if you can find them).
- Don't pack everything. Of course, just because you have an RV doesn't mean you should bring all of your possessions on vacation with you.
- Be prepared for anything. You should have a first-aid kit in the RV, as well as some tools for smaller repairs.
- Limit the driving. It's tiring enough driving a car hundreds of miles a day, let alone an RV, so give yourself plenty of rest and don't overdo the driving.

Where to stay

If you're looking for a campground or RV park, there are seemingly endless options across the country. But how do you know which ones are good or safe? And with covid-19, make sure the campground is open and find out what restrictions they have in place. Here are a couple of online resources that may help:

- <http://www.rvparkfinder.net/>
- <http://findarvpark.com/>
- <http://www.gocampingamerica.com/>

Wherever you stay, take steps to prevent crime. RVs can be inviting targets for thieves, because they usually contain more valuables than cars. Always lock your doors when you're away from the RV and keep valuables out of sight or locked away. If you're parked for the night in a non-camping area, such as a parking lot, try to stay in a well-lit area and keep the door facing the light. Finally, try to make fuel or convenience store stops during the day, if possible.

No matter how far you may travel this summer in your RV, we hope you have a great time and can de-stress from Covid-19. And don't forget, we can help you get the right insurance coverage for your RV (and everything else). Call us if you need us.



Do you have email address on file with us?

If Covid-19 has taught us anything, it's our reliance on digital communication! And at times such as these, having a quick and easy way to communicate with you is vital! When the world turned upside down overnight with Covid-19, we were able to email our customers and keep them informed on what was transpiring and give up to date information. It's a vital way for us to communicate. Please know we do not sell or use your email for any reason! We only need it as a means to communicate with you about your insurance. If you aren't sure if we have your email, please call us or send us an email to: info@linvilleinsurance.com and we'll mark your file. Thank you!!



Linville Insurance
P.O. Box 743
Richmond, KY 40476

PRSRT STD
 U.S. POSTAGE

PAID

Lexington, KY
 Permit No. 1478

Have you Liked us on Facebook Yet?
 Check us out at
www.facebook.com/Linvilleinsurance to
 keep up to date with all
 that is going on and
 have opportunities to
 win prizes.



Our Third quarter charity spotlight 2020 is Madison County Backpack Program. We'll donate \$5 for every referral we receive in July, August and September. Help us help them by sending us your referrals!

REFERRAL PROGRAM NEWS:

Our Quarterly referral reward winners are **Charles Bogie & Tiffany Casey**. Each received a \$25 restaurant gift card. Congratulations!

Other customers who made referrals:

Sammy Lee	Jason Shepherd	Mike Eckler	Stephen Wetzel	Dave Stivers
Shonda Boyer	Nelson Anglin	Devin Tackett	Berea Farmers Market	Mike & Johnna Allen
Benji Shepherd	Tiffany Casey	Bryan Paige	Billy Walters	John Rakestraw
Jerry & Nancy Woodward	Patsy Daughtery	Ruth Dejarnette	Amy Lewis	Charles Bogie
James Hopkins	Gary Hensley	Nathan Williams	Roger & Marsha Keck	Dwight Park
Beth Brock	Richmond Car & Truck	Benchmark Mortgage	Apryl White	Jim Beaver
Margery Baldwin	Pete Cummings	Alisa Hurley	Dwight & Amy Back	Ronnie Newman
Sarah Casteel	Robin Huff	Kiddie college Prep		

Referral reward program, here is how it works:

*For each referral, we send you a \$10 gift card and make a \$5 donation to the charity of the quarter

*We hold a quarterly drawing from all the people who referred someone and award them with a \$25 gift card
 There are many worthy charitable organizations in our community, help us help them out!