



DECEMBER Newsletter 2019

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Seasons greetings, friends! I want to take a minute and just say thank you! We throw those words around a lot but friends, you are truly a blessing to us and while 2019 has simply flown by, you've helped us have a great year! From the fun things we get to do in the community like golf outings, banquets and ribbon cuttings, to helping local charities and supporting local businesses, you make it possible! We know you have many choices where you buy insurance and we are honored you've chosen us. You trust us every day to protect you from disaster, to be an ear when you need to talk and help us laugh along the way. But something that is really close to my heart is how you've helped us help others in our community thru our referral reward program. We've been doing this now for 3 years and each year thru this program we have been able to give back to 4 worthy charities in our community. The confidence and trust you place in us by giving our name to others is very humbling and so appreciated. **THANK YOU, THANK YOU!**

As we quickly move into the Christmas season, I hope you will take some extra time and spend with your family and enjoy the holidays! We wish each of you a very Merry Christmas and Happy New Year! We appreciate you more than you know, many blessings!

Lori



Our 2020 calendars and Farmers' Almanac are in. Stop by either office and get your today!



We held our Ribbon cutting ceremony on August 27th for our new office in Richmond. We had a great time and thanks to everyone who came out. Please stop by either of our offices anytime, we'd love to see you.



Congrats to our Backpack Giveaway winners:

Joanna Baker and Cathy Tarte

They were the two closest in guessing how many Tootsie Rolls were in the basket!

Referral Program Charity Spotlight



Our 2nd Quarter charity -
Hospice Care Plus Madison County



Our 3rd Quarter Charity -
Madison County Backpack program

Tracks 4 Packs!

We want to congratulate **Andrea Hart** on being the winner of our fall basket giveaway. Stephanie presented the basket at the Tracks 4 Packs 5k.



Merry Christmas & Happy New Year!

Our Holiday Office Hours:

December 24th -25th—Closed

December 31st—January 1— Closed

Berea 859-986-1056

www.linvilleinsurance.com

Richmond 859-626-5252

WE HAVE BEEN BUSY....



We love being able to attend the PHC night for life banquet.
Great time for a great cause!



On September 12th, we hosted a Church Security seminar at Church on the Rock for local churches. Over 75 attendees came out to learn more about how to protect their church against violent acts and other security concerns. If you weren't able to attend and are interested in the materials we provided, please contact Chad Linville or Lori Cobb and we'll get you copies.



We had a great turn-out for the Tracks 4 Packs 5K on September 14th. We were able to hand out a lot of freebies and Sherry and Tristan also participated in the 5K. We had a great time serving the community.



We had 3 teams participate in the PHC golf scramble in June this year. It was great to be able to play golf and help out this life changing charity.



SADIE SAYS...



What is an umbrella and do I need one?

(And we aren't talking about the kind you need on a rainy day)

One of the most certain things in life is uncertainty. Someone driving your car causes a serious accident with multiple injuries. Your dog could bite the neighbor's kid. Your teen driver could hit a cyclist. A guest could fall down your stairs. A rainy morning commute on worn-out tires could result in a multi-car accident. And you could be held liable to others for the cost of damages – injuries, property destruction, emotional distress, lost wages and more.

Good thing you have insurance. But wait, what if your policy covers \$300,000 of liability, and in a lawsuit the judge holds you liable for \$1 million? That leaves \$700,000 left to pay. How will you cover it? If you have umbrella insurance and your policy covers the incident, the additional \$700,000 will come from your policy. If not, it will come from the assets you have now, such as your home and savings, and from future assets, such as your wages or inheritance.

The fact is, it only takes one serious accident and a resulting lawsuit to put everything you own – and will own – at risk. And it only takes one umbrella policy to help protect it all.

Here are a few things you should know about umbrella insurance:

- Personal umbrella policies typically offer between \$1 and \$5 million dollars of liability coverage, business umbrellas can provide in excess of \$10 million. Consider your net worth when choosing your coverage – you could be sued for everything you have. And keep in mind, a million dollars isn't what it used to be and losses are increasing. Multi-million dollar settlements are becoming the norm.
 - An umbrella policy is not a stand-alone policy. Your insurance carrier will typically require you to meet certain qualifications, such as having an auto policy with a certain level of liability coverage, in order to purchase umbrella insurance.
 - Even when you have umbrella insurance, your car, home or business insurance is your first line of defense. For example, if you are liable for \$2 million in a car accident and your auto insurance covers \$500,000 of liability, your auto policy covers the first \$500,000. Your umbrella policy covers the remaining \$1.5 million, assuming your policy covers the incident and that you purchased that much coverage. If you are liable for \$250,000 in an accident on your property and your homeowners insurance covers \$300,000, your umbrella policy won't be needed.
 - If you insure a motorcycle, ATV, golf cart, snowmobile, motor home, watercraft, or equipment your umbrella policy may provide additional liability coverage on top of those policies as well. Be sure to check with us to confirm your coverage on these types of vehicles.
- A single umbrella policy typically covers all of your family members who are residents of your household and owners and employees of a business. They are very inexpensive, usually around \$2-300 year for individuals, \$500-750 for small business.

Essentially, an umbrella policy gives you excess liability coverage on top of what your other policies provide. If you're at fault for a serious accident, you'll need it. Businesses with vehicles on the road, and households with teenage drivers, you definitely need an umbrella!

If you're curious about how umbrella insurance can play a role in protecting your assets or the business you've worked so hard to build, give us a call, we'll talk thru your options.

Adopted from Safeco Insurance



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

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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.



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Our first quarter charity spotlight 2020 is Madison County Pregnancy Help Center. We'll donate \$5 for every referral we receive in January, February, and March. Help us help them by sending us your referrals!

For to us a child is born, to us a son is given, and the government will be on his shoulders.
And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace. Isaiah 9:6

REFERRAL PROGRAM NEWS:

Our Quarterly referral reward winner is **Mike Eckler**. He received a \$25 restaurant gift card. Congratulations!

Other customers who made referrals:

David Alexander	Masri Alshahari	Jim Beaver	Lonnie Beck	Charles Bogie
Kathy Burns	Charles steve Campbell	Bobby Chasteen	Stephanie combs	Timothy cruse
Mike eckler	Vivian Evans	James Fox	H&C Reed LLC	Mike & Barbara Harvey
Velma Marcum	Brenda Meade	Tommy Meade	Chad Mason	Ron Newman
Bryan Paige	John Rakeshaw	Brandon Rutherford	Jason Shepherd	Stephanie Shepherd
Stephen Taflinger	Roy Todd	Tussey Construction	Apryl White	Joe Woody

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!