



JUNE Newsletter 2019

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Is it June already? My oh my, time really does get faster and faster! We've been really busy these last few months getting settled into our new home in Richmond and building our team! We are so excited to bring Stephanie Casey and John Caudill on board. These two are just fantastic—I'm just thrilled for how bright the future of Linville Insurance looks with this team.

Did someone say graduation season? Congratulations and best wishes to all the seniors who graduated a few weeks ago! We also have some "younger" graduates in the office. As the youngest graduate, Katie's daughter Parker graduated from kindergarten at Shannon Johnson. My daughter Marlee graduated from 5th grade at Kirksville and Brian's son, my nephew, Kyle, graduated from 8th grade at Farristown. We are proud of all of you!

Have a great summer and mark your calendars for our ribbon cutting and open house at our new Richmond office on August 27th, noon - 1 p.m. We would love to see you.

Lori



Parker and Katie at Parker's Kindergarten graduation



Kyle & his family: Taylor, MaryAnne, Brian, and Blake



Marlee & her Family: Maren, Scott, and Lori



ATTENTION CHURCH MEMBERS!!!

We will be offering a Church Security Seminar on September 12th, 2019 from 5:30 to 7:30 p.m. @ Church on the Rock in Berea. Be looking for more information in the future. Meal provided.

CHARITY SPOTLIGHT



Our 4th Quarter charity - God's Outreach



Our 1st Quarter Charity - Pregnancy Help Center

SAVE THE DATE!

We will be having our Chamber ribbon cutting ceremony and open house for our Richmond office on August 27th from noon to 1 p.m. Please stop by and have lunch and check out our new office. We look forward to seeing you!!



OUR TEAM IS GROWING....



MEET STEPHANIE CASEY—COMMERCIAL SPECIALIST - RICHMOND OFFICE

Stephanie@Linvilleinsurance.com 859-626-5252

Stephanie is the most recent addition to our team, joining us in March 2019 after working 28 years in commercial insurance for another agency. She began her insurance career in 1988 as a commercial lines account executive and will continue to work with business accounts of all sizes in our Richmond office. Stephanie graduated from Morehead State University where she majored in Business Administration and Paralegal Studies. She was also a member of the Chi Omega sorority where she continues to serve as an active alumnae with their chapter. Stephanie and her husband, Mardy, have 2 adult children and a dog named Gus. And in May, they welcomed their first grandchild, Elijah! They moved to Madison County in 2016 to enjoy the peace and quiet of the country. In her spare time, she enjoys traveling to her favorite beaches, long days at the lake, kayaking, boating, going to concerts and spending time on her farm in Waco. Her passion is spending time with her family & friends, especially her new grandson. She is an active member of Eastside Community Church and enjoys volunteering for the Backpack Ministry of Madison County.



MEET JOHN CAUDILL - BUSINESS DEVELOPMENT SPECIALIST - RICHMOND OFFICE

John@Linvilleinsurance.com 859-626-5252

John began his career with Linville Insurance Agency in 2019 after graduating from ECU where he earned his degree in Insurance and Risk Management. John is an insurance advisor to businesses of all sizes helping them with their risk management, insurance, and employee benefit programs. John grew up in Ft Thomas, KY with his three beautiful sisters Kelly, Abby, and Lauren. John enjoys watching sports, playing golf, cooking, and relaxing with friends and family. His favorite pastime is going to watch the Cincinnati Reds. Despite having missed the playoffs for many years, John remains loyal to the team he loves, the Big Red Machine! John enjoys watching his favorite TV show "The Office" and reading his favorite book "Where the Red Fern Grows". John resides in Richmond.





SADIE SAYS...



3 Things to remember before you loan your car

Have you ever loaned your car to a friend or family member? What happens if they get in an accident while driving your car? Whose insurance covers the cost? I've seen it time and time again, particularly with teenagers and their friends. Your teenage driver loans his/her car to friend to run an errand, etc and the friend has a wreck along the way. Then you get the call from the injured parties attorney-"But my child wasn't driving" you say. Unfortunately, you quickly find out that doesn't always matter.

Since accidents can happen at any time, it's important to understand how your coverage works and ultimately who will cover accident-related costs. Here's what to know:

1. Know your coverage.

First, it's important to know if the driver is covered by your insurance. Family members living in your household are typically covered by your insurance unless you expressly exclude them from your policy.

If a friend or a family member who is not living with you borrows your vehicle with your permission you will probably be held liable for the cost as the vehicle owner. Depending on your policy, and whether or not the driver has insurance, you may or may not be liable. Always check your policy- are there any exclusions for drivers not listed on your policy? Are there any limitations in coverage for accidents involving unlisted drivers? Be familiar with how your coverage works so you aren't stuck with surprise costs after an accident.

2. Understand who pays.

Typically, the owner of the car is responsible for the accident, not the driver. There's a common misconception that the driver's insurance will always cover an accident, but that's not always the case. Most times, **car insurance follows the vehicle**. However, exact coverage will depend upon the language in your policy. This is why being familiar with the in's and out's of your policy is so important before you loan car.

There are exceptions, of course. If the accident wasn't your friend or family member's fault, the other driver will pay for the accident and your insurance should be unaffected. Or, if your vehicle is stolen and crashes, you will not be held liable for damages or injuries to others. However, damage to your own vehicle will most likely have to be covered by your insurance (collision).

3. Lend responsibly.

If there's a chance someone will regularly use your car, add them as a driver and include them on your policy. Always make sure you are lending responsibly. You could be sued for damages- especially if you let an impaired or unlicensed driver operate your vehicle.

Good rule of thumb: loan your car, loan your insurance. The vehicle owner is usually held responsible for any accident that happens when you loan your car to someone. In addition, if the accident is bad enough, you can be sued by the other party that was injured. And parents, I suggest you make it a rule with your teenage driver not to allow their friends to drive their car. Doing so, could cost you everything.

There are many scenarios that can play out when someone borrows your car, which is why it's important to understand the terms of your coverage and be familiar with who is covered under your insurance policy. Talk to us if you have questions.



THINK TWICE!!

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.





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Katie receiving the prize
 for winning our office
 Bracket challenge



Our Third quarter charity spotlight 2019 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!

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." Jeremiah 29:11

REFERRAL PROGRAM NEWS:

Our 4th and 1st quarter referral reward winners are **Teresa Rose** and **Christy Masters**. Both received a \$25 restaurant gift card. Congratulations!

Other customers who made referrals:

Brian Paige	Ronnie & Glenna Slone	Christy Masters	Blevins Law	Joe Walden
Mary Davis	Charles Bailey	Roger Keck	Harvey Kidd	Doug Powell
Janet Keebutz	Johnny Paige	Jason Shepherd	Stacey Paige	Charles Bogie
James Angel	Gene & Wanda Johnson	Sarah Roof	Benji Shepherd	Rick Smith
Tori Puckett	Cathy Wilson	Kris Linville	Tiffany Casey	Gary Tussey
Barbara Overbey	Melissa Hunt	Stevie Lemaster	David McFarland	Brian Mosher
Jeremy Phillips	Panda Taylor	Jerel Hymore	Rick Eighmey	Fred Rachford

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!