



# Jensen-Sundquist Insurance Agency

## THE INFORMER

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### The Jensen-Sundquist Insurance Agency

would like to take this opportunity to thank you for your past business as well as provide you with some insurance related topics that may be of interest to you.

Jensen-Sundquist Insurance currently provides its customers with three office locations to serve you. We are located in Grantsburg, Siren and Milltown. We look forward to working with you in 2008 for all your insurance needs.

### Insurance Made Simple!



#### Frozen Pipes Cost Billions

An average of a quarter of a million American families have one or more rooms in their homes ruined and their lives disrupted each winter by water pipes freezing and breaking.

According to the Institute for Business and Home Safety, claim payment by all insurers over the past decade for these kinds of losses has exceeded \$4 billion.

When the outside temperature drops below 20 degrees Fahrenheit, water pipes in homes with little or no insulation are likely to freeze and break. In fact, a one-eighth inch crack in a pipe can spew out more than 250 gallons of water a day, destroying floors, furniture, appliances and personal items.

Homeowners can avoid frozen pipes by having adequate insulation where pipes run along outside walls, floors and ceilings. They can disconnect outside garden hoses, wrap exposed pipes with insulating sleeves or tape and seal foundation cracks that let arctic air freeze pipes in crawlspaces.

Other simple preventative measures to take in extreme cold include opening cabinet doors to allow heat to get to piping under sinks and vanities near exterior walls and running a trickle of water at vulnerable cold and hot faucets.

#### Are You Remodeling or Building New?

Jensen-Sundquist Insurance Agency is proud to introduce Craig Selander, Architect, LLC located in Grantsburg. Craig's firm offers complete design services for residential and commercial projects; his firm tailors their services to fit each client's needs.

Give Craig, Kim or JoDee a call today to set up a free one hour consultation to get acquainted and discuss design services that can make your construction or remodeling project become a reality.



#### Your Credit Score May Affect Your Premium

Before you buy auto insurance, answer this question: How good is your credit rating?

What does a credit rating have to do with auto insurance you ask? Plenty. You see, a growing number of insurers are using credit data to help determine your insurance rates. In fact, 92 of the 100 largest personal auto insurance companies use credit data to underwrite new business, according to a study by Conning & Co., an insurance research and asset management firm in Hartford, Conn.

The fact is, drivers with the worst credit ratings, file 40 percent more claims than drivers with strong credit ratings, says the Insurance Information Institute in New York. Indeed, a Casualty Actuarial Society study says people with good credit, but poor driving records, have better loss ratios than people with bad credit records and clean driving records. All this translates into higher insurance premiums for consumers with bad credit—as much as 20 to 50 percent more, according to Conning & Co.



### Deer + Car = Trouble

Each year, about 700,000 animal-vehicle collisions cause about \$1.2 billion in damage, the Insurance Information Institute estimates. And about 120 people die and another 10,000 are injured annually in such crashes, the National Safety Council says.

You can avoid an unplanned meeting with a deer, moose, or elk. Here's how:

- Be aware of your surroundings. Pay attention to "deer crossing" signs. Look well down the road and far off to each side. At night, use your high-beam lights if possible to illuminate the road's edges. Be especially watchful in areas near woods and water. If you see one deer, there may be several others nearby.
- Be particularly alert at dusk and dawn, when these animals venture out to feed.
- If you see a deer, moose or elk on or near the roadway and think you have to avoid hitting it, reduce your speed, tap your brakes to warn other drivers and sound your horn. Deer tend to fixate on headlights, so flashing them may cause the animal to move. If there's no vehicle close behind you, brake hard.
- If a collision seems inevitable, don't swerve to avoid the animal; your risk of injury may be greater if you do. Hit it, but control the vehicle. Report the accident to the police.
- Always obey the speed limit and wear safety belts.



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