



Jensen-Sundquist Insurance Agency THE INFORMER

Phone: 715-463-2955

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The July 1 storm damage to our area will soon not be forgotten. Our agency continues to provide support to clients with their claims and we want to thank our customers for their patience and understanding during this difficult time. The Jensen-Sundquist Insurance Agency has responded to over 500 claims.

Please feel free to contact us with questions or concerns that you may have regarding your individual claim. We look forward to the autumn season and hope that the weather in our area will cooperate and allow our customers to continue with the clean-up of their property.

New State Law Affects Auto Coverage Limits

We would like to advise you of changes in Wisconsin law effective November 1, 2011. The following shows a comparison of current required limits and the new required limits due to 2011 Wisconsin Act 14.

Coverages	Current Limits	Changes effective 11/1/2011
Minimum Liability Limits	\$50,000 per person and \$100,000 per occurrence for Bodily Injury (BI) coverage and \$25,000 Property Damage (PD) coverage	\$25,000 person and \$50,000 per occurrence for Bodily Injury (BI) coverage and \$10,000 Property Damage (PD) coverage
Medical Payments	\$10,000 minimum optional	\$1,000 minimum optional
Uninsured Motorist Bodily Injury	\$100,000 per person and \$300,000 per occurrence	\$25,000 per person and \$50,000 per occurrence
Underinsured Motorist Bodily Injury	Mandatory at \$100,000 per person and \$300,000 per occurrence	\$50,000 per person and \$100,000 per occurrence minimum optional

Our 2011 Rewards Program Keeps on Giving

Refer someone to us for a free insurance estimate and we'll reward you with great gift cards! The more you refer – the more we give!

There's no limit to the number of gift cards you can receive!



\$25 Gift Certificate Winner!
Agent Devin Kidder with Ryan Hennessey

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Jensen-Sundquist Insurance Agency, with locations in Grantsburg, Siren and Milltown.

How to Spot a Storm Chasing Contractor after a Disaster

1. Be patient and calm. After a wind or hail storm, most homeowners are desperate to find a contractor. Being desperate leaves you open to being preyed upon by "drifter contractors" who claim to be local.
2. Watch for out-of-state tags on their trucks. This indicates the contractor is only in town for storm work and won't be around for upkeep or remedying any poorly repaired damage.
3. Quiz an out-of-town contractor very carefully. Extract a promise of return for further mending even if the contractor leaves the state; get this in writing.
4. Check to make sure that any non-locally engaged roofing contractor has been properly licensed locally. Ask for current certificates of workman's compensation and liability insurance.
5. Roofing insurance is expensive. Some contractors may cut corners to avoid the expense. Insist on seeing proof of current dated insurance.
6. Avoid signing any contingency agreements. These will be very vague, lacking description of the work to be done and info on insurance proceeds.
7. Do your own research. Check your local Yellow Pages and go back two or three years to find stability of business continuity. Check the local BBB. They often join when they come into town and will be listed as new members.
8. Make sure that all materials used are paid for. There have been instances where stormers come in, roof a bunch of houses and leave without paying the suppliers, thereby leaving the homeowner to pay twice. Ask to see invoices for payments.
9. Prefer local roofing specialists. In a storm situation, it's best to buy from an established local roofing contractor as they will be around to service their work afterward.

If you would like help selecting a contractor, call us at
715-463-2955

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