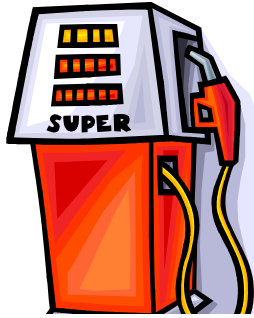


Petersen & Associates

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New Berlin, WI 53151
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Fax: (262) 432-0790
www.petersenassoc.com



We are members of several professional insurance organizations such as...



Professional Insurance Agents of Wisconsin



American Advantage Insurance Group



National Association of Insurance and Financial Advisors

Announcing the new & improved www.petersenassoc.com...

...and how checking out our new "high octane" website can pay off big for your gas tank!

RESOURCE CENTER
We've collected many different resources to help you take care of your property and keep you informed of events in the Insurance industry.

- Articles about topical insurance news
- Video Library
- Links to Insurance Websites

24 HOUR CLAIM SERVICE
Have an after hours claim? Here is a list of each of our companies' 24-hour claim phone numbers to get your claim started.

24-7 claim phone numbers for each of our companies; some also have links to online claims reporting.

POLICY SERVICES
Did you buy a new car? Do you need new ID cards? Do you need a certificate of insurance? Make your changes online today!

- Request changes to your policy, like add or remove a vehicle
- Request a certificate of insurance or auto ID cards

Click on "contact us" (circled above) and send us an email to be entered to win a \$100 Kwik Trip gift card! Must enter by 9/1/08!



Our goal in revising our website is to give you the perfect balance of ease of doing business anytime, anywhere and having a live person you can contact in an emergency or for advice. **Coming soon:** we will have the ability to perform an online meeting to review your documents and coverages. We will also be adding a weekly blog written by one of our associates that will cover a wide variety of insurance topics. *And of course—don't forget to email us while you're there so we can ease the pain at the pump!!!* **GOOD LUCK!!!**

New Berlin Safety Saturday a Huge Success!

On Saturday, May 17th, our agency participated in New Berlin's Safety Saturday. Our booth was sponsored by AAA Insurance and included a rollover simulator (see photo) which showed the families who stopped by what can happen with and without a seat belt during a rollover crash. It was a very vivid illustration of the importance of seat belt safety!



Our booth also featured child ID kits with fingerprinting, I.C.E (In Case of Emergency) cards, and educational materials on bike safety, car seat safety, and many other topics. It was a wonderful opportunity to get to know our community and to educate them on a wide variety of topics. A huge thank you to AAA Insurance and the New Berlin Police Department for their assistance in making the day so successful.

In case you missed us, we will be participating in Franklin's Safety day on August 4th with a similar offering of topics and services. Please call our office or visit our website for details. Hope to see you there!



Welcoming our newest associate—Lisa LaFleur

Please join us in welcoming Lisa LaFleur to our agency! Prior to joining our office, Lisa held a number of positions, including stay-at-home mom to her three children, and real-estate agent.

She will be working as a part-time Customer Service Representative for several months and ultimately hopes to be a full-time to Sales Associate.

We are so pleased to have her on our team!

Are you taking advantage of our referral program????



The highest compliment we receive from you is when one of your friends or family members calls to set up insurance!

When you forward our information to a friend or family member and they call us for a quote, we will send you a \$10 Applebee's Restaurant Gift card! This is just one small way we can say thank you for placing your trust in our agency.

Ask the Expert: Bob Joerg, Sales Manager—Auto Glass Specialists

I have a chip in my windshield—what should I do, and how much will it cost?

During construction season these are questions we hear all the time. Even a small rock flying up to hit your windshield can cause damage.

Chips or cracks smaller than the size of a dollar bill can usually be repaired, even in the vision areas, with our improved technology. Our service techs can come to you, wherever you might be (we do service in all 50 states!).

It's important to get chips and

cracks repaired as soon as they occur. Even the smallest bump or jolt could cause the chip to spider into a huge crack, in which case the windshield would have to be replaced.

Perhaps most importantly, almost all insurance companies will waive your deductible to have a chip repaired. We are approved by every insurance company nationwide. As long as you have comprehensive coverage on your vehicle, there would be **no** out of

pocket cost to you. If you don't have comp coverage, we also offer low prices for cash business.

For more info on windshield repair or replacement, contact "the guys in the little red trucks" at 414-475-1493 in the metro-Milwaukee area, or 262-542-0402 in the Pewaukee area. For emergency service, call our glass hotline at 800-558-1000; you will get an answer 24 hours a day, 365 days a year.

AUTO GLASS SPECIALISTS

"We're the guys in the little red trucks!"

With recent grads heading to college soon, here are some important insurance thoughts to ponder...



- Coverage for contents off premise (i.e., in your son/daughter's dorm room or apartment) is 10% of the contents coverage on your home policy.
- Renters policies can and should be purchased if that 10% is not enough coverage; contact your agent to find out how to write a renters policy. Cost is usually between \$150-\$200 per year.
- Keep an inventory of items your son/daughter takes with them. Keep receipts or pictures for any large televisions, stereo equipment, and computers in a safe place them in case of theft.
- Advise your son/daughter NOT to drive a roommate or friend's car, or to let someone borrow their car. The liability exposure is far too risky.

Call your agent today with questions on any of this information!

Please note that effective July 1st, 2008, our agency instituted a \$25 fee for returned checks. Feel free to contact Stephanie Wimmer, Office Manager, if you have questions regarding this new procedure. Thank you for your understanding.

Some companies we do business with:

- AAA
- Acuity
- AI
- Allied
- American Collectors
- American Funds
- American Modern
- Amerisafe
- Anthem
- Austin Mutual
- Auto Owners
- Badger Mutual
- Blue Cross/Blue Shield
- Burns & Wilcox
- Dairyland
- Foremost
- Fortis
- Germantown Mutual
- Go America
- Golden Rule
- Hagerty
- Hanover
- Hawkeye-Security
- IMT
- Kemper
- Lincoln Benefit Life
- Mendota
- Midwest Family Mut.
- Pacific Life
- Partners Mutual
- Progressive
- Prudential
- Society
- The Hartford
- Tower Special
- Travelers
- Victoria
- Viking
- West Coast Life
- Windsor
- West Bend Mutual
- Zurich



Help! My basement is underwater...

...do I have coverage or not!?!?!?

What is flood insurance, and what does it cover? The homeowners policy you have excludes coverage for flooding. In order to be covered for a flood (surface flooding, such as water covering the street, covering your yard, and coming in the front

door) you would need to buy a separate flood policy.

True flood insurance is administered by the Federal Government's National Flood Insurance Program (NFIP). They set the rates, determine coverage, etc. Private insurance companies administer this program in that they write the applications, send the premium notices, and adjust the claims for the NFIP.

The coverage provided by a flood policy is for the dwelling itself and the contents above grade; the only contents covered in the basement would be the mechanicals necessary for home operation—furnace, water heater, etc. A flood policy will NOT provide coverage for a basement recreation room and its furnishings, such as carpeting, drywall, furniture, TV's, etc.

How can I get coverage for my basement contents? You can purchase an optional coverage right on your homeowners policy which covers water/sewer backup and sump-pump overflow or failure. It is offered in increments of \$5-, \$10-, \$25-, or \$50-thousand. It is extremely affordable, coming in at about \$40-\$80 per year, depending on the company.

How do I know if I need a flood policy? Typically only people who live in a flood plain will carry flood insurance, although anyone who wants a flood policy can purchase one. The cost for a flood policy can be very significant. Most people who are not in a flood plain are not in danger of surface flooding, despite the storms and flooding this year.

Call us today if you have any additional questions or would like to discuss these coverages further!

Yeah, we write that.

Are you utilizing Petersen & Associates as your one-stop-shop? If you think we can only service your insurance needs, think again! We are also ready to custom-build an insurance plan for you which can include...

INSURANCE

Auto - Home - Umbrella - Motorcycle
 Boat - SR22 - Life - Health
 Long-Term Care - Medicare Supplements
 Business - Liability - Property - Equipment
 Workers Comp - Group Health

FINANCIAL PLANNING

Mutual Funds - Annuities
 401(k) Rollovers - IRA's
 529 College Savings Plans

...just to name a few! Check us out on the web, or call an agent today!

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