

Petersen & Associates



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We are members of several professional insurance organizations including...



Professional Insurance Agents of Wisconsin

American Advantage INSURANCE GROUP
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National Association of Insurance and Financial Advisors

Inside this issue:

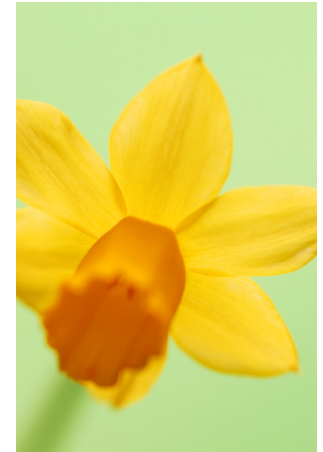
Spring driving alerts	2
New Feature: Client Spotlight	3
Ask the expert: Atty. Raymond Schrank	3
Coming attractions: Website & VIP program rollouts	4

Rumors are swirling that spring is on the way!

April Showers bring May Flowers

Well, it looks as though we've made it through another Wisconsin winter!

Those snow banks may not disappear for some time yet, but we are well on our way to Spring. Here are a few common springtime insurance claims and ways to make sure that you are properly covered:



- **SUMP PUMP FAILURE / SEWER BACKUP** With the amount of snow we've had this winter, there's no doubt that the ground will be completely saturated before the April showers even begin; sump pumps will be working overtime, and the likelihood of a water or sewage backup is much greater. In both of these situations, your basement's furnished rooms and contents are only covered if your policy includes a special rider. Call us to make sure your basement is properly covered.
- **SURFACE FLOODING** All that melting snow has to go somewhere, and inevitably there will be plenty of standing water in yards and streets. Surface water entering your home is only covered by a separate flood insurance policy, not a homeowners policy. If you're unsure if you need this type of coverage, give us a call.
- **IMPROPER DRAINAGE** This is a loss that you can take simple steps to prevent. Inspect the outside of your home to make sure that downspouts and the soil grade around the foundation of your home are such that water will flow away from your home.
- **TORNADOS / HIGH WINDS** Whether from a tornado or spring storm, wind damage is a common loss which *is* covered under your homeowners policy.



Did you change the batteries in your smoke alarms on March 9th?

Presidential Firsts: Did you know that...

- Herbert Hoover was the first president to give all of his federal paychecks to charity.
- Thomas Jefferson was the first president to shake hands with his guests; prior to that, presidents bowed to guests.
- Theodore Roosevelt was the first president to have a telephone on his desk.
- Franklin Delano Roosevelt was the first president to appear on television.
- William Taft was the first president to throw out the first pitch at a Major League Baseball game.
- James Garfield was the first left handed president.
- George Washington was the first president to appear on a postage stamp.
- Jimmy Carter was the first president to be born in a hospital.
- John F. Kennedy was the first president who was a Boy Scout.
- Ronald Regan was the first president to wear contact lenses.



It's not too late to make an IRA contribution for 2007 if you haven't already filed your taxes. Alan Jung, CPA, is located right in our office; you can call him at (262) 432-0888 to discuss tax-related IRA questions.

If you would like to set up an IRA or make that last-minute contribution, call Ron Petersen today at (262) 432-0789.

Recently seen bumper sticker...

**Support the collision industry:
Drive while using your cell phone!**

Ask the Expert—Attorney Raymond E. Schrank, III

When you obtain a motor vehicle liability insurance policy you are primarily insuring yourself for claims made against you by others for your negligence.

Under your policy, the insurance company pays claims to others who are hurt when you cause an auto accident. There are also three types of coverage that apply to injuries to you and your passengers.

The first is **medical payment** (med-pay) coverage. If you are injured in a motor vehicle accident, medical payment coverage is available, regardless of fault. This can be used

to pay deductibles, co-pays and other medical bills you or your passengers incur. Med-pay coverage is relatively inexpensive.

Uninsured motorist coverage (UM) pays for injuries to your or your passengers in an accident when the "at fault" driver is not insured. Coverage will be afforded up to the limits listed on your policy.

The third type of coverage is **Underinsured Motorist** (UIM). This coverage applies to injuries you or your passengers suffer in a motor vehicle accident when the "at fault"

driver does not have *enough* coverage. Because the minimum liability limit required in Wisconsin is \$25,000, this coverage is essential. To illustrate this coverage, suppose your policy covers \$300,000 UIM and your injuries total \$250,000; however, the "at fault" driver has only \$25,000 in coverage. Your policy will pay out \$225,000 for your injuries.

I highly recommend contacting your agent to review the coverage limits you have purchased for each of these three types of coverages on your auto liability policy.



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Spring Driving Alerts

Pot Hole Season is Upon Us!

This year has been especially hard on our roads, and pot holes are revealing themselves everywhere. Hitting them can cause significant damage to your vehicle, so try to avoid them whenever possible while maintaining safe control of your vehicle.

Don't forget...fines double in construction zones! For the safety of the road workers (and your pocketbook!) always slow down when you see those orange barrels!

New Feature: Client Spotlight Inserts

Did you know that in addition to insuring nearly 5,000 households, our agency also handles the complex insurance needs of many local businesses?

Each of our upcoming newsletters will include an insert featuring one or two of our valued business clients. These will give you a bit of detail on the business to allow you to learn more about them, as well as contact information. Our "kickoff" spotlights are on Baker Pool & Spa and Champps Americana Restaurants.

We're proud of the businesses we insure, and encourage you to patronize them!

Some companies we do business with:

- AAA
- Acuity
- ALG
- 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 / Indiana
- 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



Look for these exciting developments our agency is working on to serve you better!

- **VIP Program** Our enhanced review program will give you even more control of your insurance package. It will allow us to serve you better by allowing you to decide simple things such as how often we schedule reviews, as well as offer several enhanced customer service options.
- **Website Re-Design** We have completely redesigned our agency website to cater to those who prefer to communicate online. While still a work in progress, you can now process changes, request proof of insurance, submit a claim and more at the click of a mouse. In addition, there are links to Kelly Blue Book, financial calculators, and to the websites for many of our companies. Check it out today at www.petersenassoc.com.

Don't forget about our referral program!



The highest compliment we receive from you is when one of your friends or family members calls us for a quote on their 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.

I didn't know you...

If you haven't already taken advantage of the services we offer in addition to insurance, you should give us a call! Call our office today to discuss creating a complete risk management program which includes...

INSURANCE

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

FINANCIAL PLANNING

Mutual Funds - Annuities
 401(k) Rollovers - IRA's
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