



JUNE 2006

The ADVISOR

Helpful information for policyholders of Schiff, Kreidler-Shell

LET US KNOW

In order to keep your insurance coverage up-to-date, call us if any of the following applies to you or your family.

- Purchased a new car
- Sold a car
- Newly licensed drivers
- Recently purchased a recreational vehicle such as a boat, jetski, ATV, travel trailer or motorcycle.
- Change in marital status (married or divorced)
- Change in household occupants
- Moved
- Sold or purchased property including a new home, secondary home or rental.
- Renovated your home including additions or finished basement
- Purchased jewelry, furs, fine arts or other valuables
- Have a student away at college



YOUNG DRIVER SEMINAR

Saturday July 29th 9AM to 10:30 AM

If you have a child approaching driving age or one who has been driving for only a short time, attending Schiff, Kreidler-Shell's Young Driver Seminar would be time well spent.

We recommend that a parent accompany each young driver.

We will cover such topics as:

- The responsibilities of driving
- How Good Student Discounts, Vehicle Choice and Accidents impact premiums.
- How one family member's driving habits can affect the entire families premiums.
- What to do in the event of an accident and operating a vehicle safely.
- Discussions on the importance of a personal umbrella policy
- Steps you can take to reduce the cost of your insurance

LOCATION:

Schiff, Kreidler-Shell offices 1 W. 4th St. Cincinnati, OH 45202

Call Tricia @ (513) 977-3120 to make reservations or email @ tkilgore@skains.com

There is no charge for this seminar so feel free to register and bring a friend.

Once registered a letter will be mailed to you with directions and where to park.



FLOOD INSURANCE

Many people fail to realize that flood insurance is NOT included in their homeowner's insurance policy. They also think that "flooding" and "backup of sewers and drains" is the same type of loss. "Flooding" is when a river or local creek/stream overflows and causes surface water to flood your home. A "backup of sewers and drains" occurs when the storm sewer system cannot accommodate all the water, and the water starts backing up into your home through the drains.

Shockingly, many of the floods in the Midwest over the past few years were in non-special hazard flood areas. If your community is participating in the National Flood Insurance Program, you are eligible to purchase flood insurance. If you are in a non-hazard flood area, you can get PREFERRED RATES. Backup of sewers and drains coverage can be endorsed to your homeowner's policy for an additional premium.

Please call your SKS agent with any questions regarding these coverages.



SCHIFF-KREIDLER-SHELL

- 1 West 4th Street Suite 1300
Cincinnati, OH 45202
513.977.3100 • 513.977.3129 Fax
- 7577 Central Parke Blvd Suite 106
Mason, OH 45040
513.229.8836 • 513.229.8861 Fax
- 211 Grandview Dr. Suite 230
Ft. Mitchell, KY 41017
859.578.3500 • 859.578.3505 Fax

If you're sued, are you adequately

PROTECTED ?

The United States is often called the most litigious country on earth. In fact, it is estimated that over 94% of the world's lawsuits are filed in this country.

America's love affair with lawsuits is the engine that drives a \$200+ billion a year industry. It's clear that the engine shows no signs of slowing down. Ever increasing numbers of lawsuits and record jury awards are the trend. In fact it's expected that over 15 million suits will be filed during the year - enough for one lawsuit every two seconds.

If you're sued over injury or property damage you cause, are you adequately protected? Although your automobile and homeowner insurance policies may already provide substantial liability coverages, juries often award damages that far exceed basic policy limits. Should this happen, you'll have to pay out of pocket for the difference between the juries awarded damages and the basic policy limits.

If you don't already have an umbrella policy, call your SKS agent today for a quote. In today's world **EVERYONE** needs this additional coverage. For approximately \$15 a month your agent can provide you with an additional \$1,000,000 of liability coverage.

Vacation Time



There are several precautions you should take to protect your property while you are away from home on your vacation.

- Turn off the water leading to the washer hoses.
- Unplug electrical appliances such as TV's and computers.
- If you have a central station burglar alarm, notify the monitoring company that you will be out of town. Also, notify your local police department.
- Have timer lights in different rooms of the house.
- Cut back bushes around entryways and windows.
- Stop mail and paper delivery.
- Have a neighbor, friend or family member check on your home regularly.
- Consider a house sitter, especially if you are planning an extended leave. Daily traffic in and out of your house helps deter thieves.



SCHIFF · KREIDLER · SHELL
INSURANCE AND RISK SERVICES

1 West 4th Street Suite 1300
Cincinnati, OH 45202

Address Correction Requested

PRSR. STD.
U.S. Postage
PAID
Cincinnati, Ohio
Permit No. 7813