



Slices of Life™

Apple Valley Insurance

Trusted Advisors since 1930

Where people come first

2005

Welcome to Slices of Life!

Many of you have known Apple Valley Agency and Scituate Insurance for decades. Don Brush, owner of both businesses through 2003, sold the companies to his children, Nancy Brush Mendizabal and David Brush.

With an eye to the future and providing even better services and products for their customers, Nancy and David joined the Sitkins 100 - an organization focused on continuous agency improvement, industry advancements and customer satisfaction.

Also, they recently brought both agencies under the aegis of Apple Valley Insurance, with a new logo/brand, radio commercial, ads, and literature, all designed to create awareness of how the business serves R.I. customers. Featured in the Sept. 2004 edition of Rough Notes Magazine, Apple Valley would

be happy to send you a copy. Just call or visit the website. Enjoy *Slices of Life* and let Nancy and David and their team know how they can best assist you.



Nancy and David

Insurance Coverages from Apple Valley

Apple Valley offers extensive insurance coverage for your home, family, and business. With Brian Travers joining the team, Apple Valley's financial services protection and expertise has been expanded. As always, Apple Valley appreciates your referrals.

Personal Lines: Commercial Lines: Financial Services:

Automobile
Historic Homes
Homeowners'
Rental Property
Umbrella
Boats
Farm

Automobile
Property / Liability
Business Owners'
Umbrella
Contractors'
Professional Liability
Workers' Comp

Group Health
Individual Health
Disability
Life Insurance
401K & Pensions
Profit Sharing
Long Term Care

Protect Your Historic or Antique Home with the Restorationist Program

1. Be Sure You Have True Guaranteed Restoration

Often, insurance companies claim they guarantee the cost of restoring your home, but sometimes they limit the amount and require you to know exactly what to insure it for. Be sure your policy offers a true guarantee of restoration and no dollar limit.

2. Cash Settlement for Total Losses

In the event of catastrophe, you may well prefer to buy another historic or antique home rather than restore your property. Check to make sure that you can receive full restoration cost in cash to make that purchase.

3. Building and Ordinance Coverage

Most building codes didn't occur until the 1930's, and your home, being an antique, would not meet those codes. In the event of a loss, you may be required to bring the damaged structure up to code, which means greater expense. Be sure your policy covers code and ordinance upgrades.

4. Appraising Your Property

It takes rare expertise to appraise what it would cost to restore an antique home with custom moldings and specialty wallpaper. Restorationist professionals have just this expertise and can appraise your property correctly to get you the protection you need - all at no cost to you.



Identity Theft - What You Can Do

Recent statistics say that every 79 seconds someone becomes a victim of identity theft, where someone other than you uses your name, social security data, etc. to access your good credit. Here's how to prevent identity theft:

1. **Carefully review your credit card and bank statements** and report unusual charges immediately. Many companies limit your liability to \$50 - if you notify them right away.

2. **Shred credit card offers you do not use.** To opt out of direct mail companies sending you credit card offers, call 1-888-567-8688, <http://www.optoutprescreen.com>.

3. **Do not carry your social security card with you** and be very careful about divulging the number to anyone.

4. **Be sure the credit card you use at a store or restaurant is the one you get back.** Swapping sometimes occurs.

If you do suspect identity theft, go to the Federal Trade Commission website: <http://www.consumer.gov/idtheft/> and file a fraud alert with the three major credit reporting agencies as well as a police report.

Note: Some insurance companies offer identity theft protection. For more information, call Apple Valley at 949-0559 or 647-3130.

"What impresses me the most about Apple Valley...is that the people are very friendly. It's so comfortable to work with someone you know and feel you can trust. We've been their clients personally and commercially since 1988 and we find they're very attentive to our needs. They keep us apprised of any insurance updates we should know about and are patient when we are exploring options for changes in coverage. They do all the research and are flexible and helpful." Greg Laramie, Owner, Gregory Laramie AIA, Architects

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Apple Valley Insurance Agency 528 Putnam Pike,
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 The Brush family of four sisters and brother David will all participate in the MS Challenge 3 Day 50 mile walk Sept. 9- 11, 2005.

Protecting Your Business from Catastrophe

While most business owners have fire and building protection, many are not prepared for loss of revenue due to catastrophes. This was particularly evident in the Florida hurricanes last fall. Key ways to protect your business:

1. **Store back up disk drives or CD-Roms of all your critical business data and software off site.**

2. **Do the same thing with copies of business credit cards, your drivers license, vehicle registrations, business trademark or registration papers, deeds, titles, medical records, plus inventory list.** You may need a utility bill or property tax bill as proof to get back to your place of business. The National Guard also requires your name, address and photo ID.

3. **Consider 12 months of business interruption insurance.** If your building and records are destroyed, you may not be able to reopen for a year. Over 50% of businesses who don't have this never recover from an interruption in business.

4. **Valuable papers coverage is critical** for accountants, attorneys, pharmacies, and hospitals to restore records.

Ask the professionals at Apple Valley to help you evaluate your needs and protect your business from catastrophe.

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