



Slices of Life™

Apple Valley Insurance
Trusted Advisors since 1930
Where people come first

2006

A New Centralized Office for 2006

2006 starts out with some exciting changes for Apple Valley Insurance and Scituate Insurance. As of January 2006, both offices are combined into one convenient location at 528 Putnam Pike (Route 44) in Greenville. Centralizing into one location enables both offices to provide better customer service for their customers, through greater accessibility and support.



David Brush and Nancy Mendizabal, owners of Apple Valley Insurance and Scituate Insurance, invite you to consolidate all your insurance. You save more when one agency handles all your needs. As a member of the Trusted Choice® family of insurance agencies,

Apple Valley Insurance can offer you a much broader base of coverage, providing you the best possible protection for your budget. Consider Apple Valley Insurance for your insurance needs, including:

- commercial
- liability
- workers comp
- boat
- homeowners
- umbrella
- historic home
- farm
- retirement
- disability
- long-term care
- health

Rita Proulx Retires From Apple Valley

Many of you may have had the pleasure of working with Rita Proulx, AAI, CPIW, over the years. She joined Apple Valley in July, 1976, and has been an incredibly dedicated, hardworking employee. Along with David, she handled commercial accounts. After nearly 30 years of wonderful service,

Rita is retiring. The mother of two enjoys spending time in Maine and volunteering. She will be missed greatly by everyone at Apple Valley Insurance.



Protect Your Business with the Right Kinds of Commercial Insurance

In today's complex business world of rapid change, technological predators and possible threats from viruses, employees and competitors, it's more important than ever to be properly protected. Apple Valley Insurance's professionals stay on top of the latest changes in insurance and corporate protection. They will happily sit with you, review your exposures, and assess your current risk management. Consider the following forms of protection you may not have in place.



Business Interruption Income Insurance

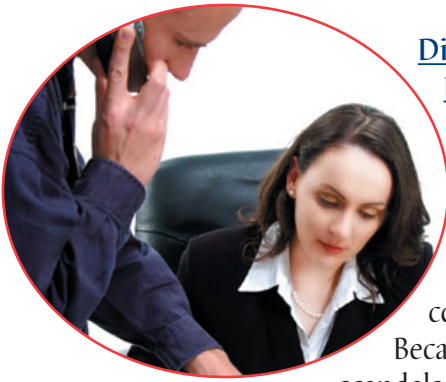
This protects you from lost income if your business is destroyed or damaged and you cannot continue work. Many companies on the Gulf Coast did not have this insurance and would have collected if this coverage had been in place, in addition to their flood insurance.

Commercial Crime/ Employee Dishonesty Insurance

Businesses are losing millions each year due to employee theft, Internet theft, and fraud. Fraud is responsible for 1/3 of all business insolvencies globally. Often caused by employees who have been at the company 5+ years, fraud can severely hurt your business. Some forms of commercial crime include:



- embezzlement
- payroll/check fraud
- inventory fraud
- valuable documents theft
- accounts payable fraud
- trade secret theft
- client list fraud
- securities theft



Directors and Officers Liability Insurance

protects directors and officers from personal liability and financial loss due to wrongful acts committed as corporate officers.

Because of recent public scandals, directors are now

unknowingly exposed to greater personal risk than ever before. Actions like lender or creditor lawsuits, competitors filing anti-trust statutes, government fraud, and civil rights legislation could all impact your directors. Protect them with this valuable corporate insurance.

Employment Practices Liability Insurance

provides coverage for you against claims made by current, former and potential employees, covering all types of discrimination (age, sex, race, disability, etc.), wrongful termination, sexual harassment, and other human resources issues.

Three out of five firms will most likely be sued by an employee. Even if the suit is unjustified, your court costs could be substantial. This coverage pays for your legal expenses, as well.

For more information about Apple Valley's commercial insurance programs, contact David Brush at 401-949-0559.



Nancy Mendizabal was recently certified as an Historic Homes Specialist by the Providence Preservation Society. This expertise enables her to tailor your insurance very specifically to the unique needs of your home. Recent customer George Shuster, Jr. writes: *"The people at Apple Valley were very helpful in transitioning me from my prior insurance and in proactively learning about and addressing the issues that were peculiar to my house... So from a customer service perspective, they are great....The new insurance is better for me because... the new policy allows me to cover the "down side" potential of restoring an old house."*



PPS HISTORIC HOUSE SPECIALIST

Apple Valley Insurance believes strongly in supporting their community. This past year, they contributed to:

- National MS Society - raising \$13,390 as a family
- William Winsor School
- Fogarty Memorial School
- So. Providence Neighborhood Ministries
- Gateway Healthcare Light of Hope
- Harmony Library and the Greenville Library
- U.R.I. Alumnae Association
- Women and Infants Storybook Ball
- Preserve R.I.
- C.U.R.E. for Epilepsy
- R.I. Manufacturers Association.

"The word that best describes Apple Valley is reliability. For over 15 years, they have treated me with very personable, prompt and attentive service. I'm not on hold with an automated system that leads me to several extensions - real people who know me, value me and handle all my insurance needs. When I've had claims, they've assured me and put my mind at ease. They addressed my concerns immediately and I really enjoy working with them."
Glenn Halvarson



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