



New President of Independent Agents of R.I. - Nancy Mendizabal

Apple Valley Insurance is proud to announce that their own CEO, Nancy Mendizabal, was sworn in as the President of the Independent Insurance Agents of Rhode Island for 2007-2008. This is quite an honor for Nancy, who is an active business and community citizen with over 17 years of experience in the insurance industry. Nancy has also served as chair and board member of R.I. Meals on Wheels, and as member of the Gloucester Business Association, R.I. Women's Network, and North Central R.I. Chamber of Commerce. She volunteers on the Fogarty Memorial School PTO, School Improvement Team, and after School Clubs, and has been assistant coach for BGYS youth soccer. Her dedication to her customers is echoed by her dedication to her community and her desire to continually improve.



Apple Valley Named Best Practices Agency

Best Practices Agency 2007: Apple Valley Insurance

The Independent Insurance Agents and Brokers of America recently conducted a Best Practices Study. While 800 insurance agencies were nominated, only 195 independent agents were included in the study finals. Apple Valley was selected as a **Best Practices Agency**, and ranked among the top performers. This prestigious award recognizes superior accomplishments of top insurance agencies. Apple Valley is humbled and honored to have been selected and will continue to strive to provide outstanding service and education to their customers.

Joan Larochelle Earns AIS Designation

And Joan Larochelle, long-time Apple Valley employee, was recognized at a special education award's luncheon of the IIARI for completing requirements for the AIS professional insurance designation.

What You Should Know About Long Term Care

Currently, over 50% of the US population is over the age of 50 and life expectancy continues to rise. Nursing home care costs more than \$50,000 a year and continues to escalate. The longer you live, the more likely you will need long-term care, especially if you are a woman. One of the best ways to protect yourself and your family is long-term care insurance.

What is long-term care?

Long term care is required when you have a prolonged physical illness or disability or cognitive impairment like Alzheimers. Long-term care insurance pays for diverse services that are usually not covered by medical insurance. It helps one live as they are now, and may provide assistance with daily activities, home health care, and nursing home care.



Long-term care can be quite complex and requires careful analysis before commitment. It is best to work closely with Apple Valley Insurance. Call today for more information.

Key considerations concerning long-term care:

- What levels of care are covered by the policy, including skilled nursing care, custodial care?
- Does the policy pay for care in any licensed facility or are there limitations?
- Does the policy provide home care benefits for skilled nursing care, personal care, homemaker services? May you select the home care provider or are they assigned?
- Does the policy pay for adult day care or assisted living facilities? How much will the policy pay per day for each? What are the exclusions?
- What are the limits on the number of days per year for which benefits will be paid? What are the term limits?



Long-Term Care (continued)

- Is your policy guaranteed renewable?
- Does your policy have waiver of premium while you are receiving care?

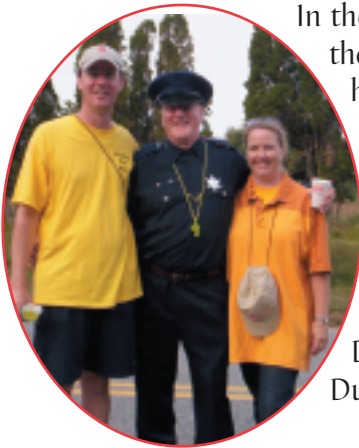
Medicare and Medicaid

The skilled nursing facility benefit under Medicare often does not cover nursing home care, and will not pay for assisted living facilities, or home health care for personal care and homemaker services. Medicaid only pays for nursing home care for low income (poverty level) individuals with no assets. So you cannot count on either Medicare and Medicaid to cover your long-term care needs.



The ideal candidates for long-term care are those who have substantial assets and want to protect those assets. Long term care becomes more and more expensive as you age, so the sooner you get your policy, the better. Contact Apple Valley Insurance to set up a time to discuss all your options. Call 401-949-0559 and they will be happy to help choose the coverage that is best for you.

MS Walk 2007- Another Success



In the family tradition of supporting their mother Sandra Brush, who has MS, Apple Valley Insurance once again participated in the 3 day 50 mile MS walk this September 7-9. Apple Valley raised \$5605 this year, and Donald Brush was a full time volunteer. Nancy, Donald, and David are shown here at the Dunkin Donuts rest stop.



Disability Insurance

What would happen to your business or your children if you were injured or became seriously ill? It is more likely to happen than you think. One out of every 8 people will experience either short or long term disability. You are also more likely to become disabled than die prematurely. That's why having disability insurance is so important; it will replace part of your income if you can't work due to injury or illness.

If you become temporarily disabled, (meaning you can't work for a short time due to injury or illness,) Short-Term Disability pays a portion of your salary. Long-Term Disability replaces partial income for a much longer period of time.



Premiums are based on many variables; usually, the lower the chance that your job puts you in danger, the lower the premium. There have been many changes in disability laws over the past few years, so be sure to check with Apple Valley Insurance to learn what protection is right for you.

"I'm the second generation to use Apple Valley. My folks had all their insurance with them. I don't consider them a company - I think of them as a family-oriented small business that is extremely helpful. Their personal attention is extraordinary; they were right there when my father died. I never have to wait for them to call me back. When something new comes out, they share their expertise with me to my benefit. I seldom recommend businesses to others, but I have recommended Apple Valley several times." Leo F. Kennedy

Apple Valley Insurance

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