



Insurance Insider™

“News and Tips to Make Your Life Easier, Safer and Happier”

Regis Coustillac
Agency Principal

Hello!

This issue of “*Insurance Insider*” is being sent to you courtesy of



It is our way of saying that you're important and that we truly value your business.

Our Goal Is Your Complete Satisfaction!



Our Insurance Agency Products:

- Home Insurance
- Auto Insurance
- Motorcycle Insurance
- Personal Umbrella
- Boat Insurance
- Landlords Insurance
- Renters Insurance
- Condo Insurance
- Motor Home Insurance
- Flood Insurance
- Secondary Residence
- ATV Insurance
- Antique Vehicles
- Commercial Auto
- Business Insurance
- Life Insurance
- Disability Insurance

Help Us...Help You!

One of the biggest advantages of choosing an agency like ours to meet your insurance needs is “advocacy”. We want to do everything possible to provide you with the means and resources to assess your current insurance needs, and provide competitive solutions that will fill those “gaps” in coverage you may have.

What is the best way of doing this? Of course, you know our door is always open. I love it when customers want to meet regarding their insurance needs. Not just to discuss price; but to really make sure they are properly covered. However, your schedule may not allow for this kind of time commitment. Even so, changes in your life happen that may impact your insurance needs. Needs that we should be discussing.

I'd like to offer a solution. This month's newsletter includes our “**Personal Insurance Checkup**” (see the insert). It's a questionnaire that provides an overview of your present situation and helps to identify things in your life that may not be properly covered in the event of a loss.

Simply complete the form, at your convenience, and send it to us any of the following ways:

- Mail it to: Regency Insurance, 1930 Mentor Ave., Painesville, OH 44077
- Drop it off to the address above
- Fax it to: 440-266-8899
- Scan, and email it to us at contact@regencyinsurance.net
- Can't scan? Take a photo of the front and back with your smartphone and email it to us at contact@regencyinsurance.net



We will notify you of our receipt of the form. Once we've completed our review, we'll contact you with options and solutions to your needs. It's a great way to make sure you (and I) have the peace of mind in knowing you're properly covered for life's unexpected moments.

March

St. Patrick's Day

Fun Facts

- **The 4 leaves of the clover symbolize Faith, Love, Hope and Luck.**
- Only 3 places consider St. Patrick's day a National holiday: Montserrat, Newfound-land and Ireland.
- **Estimates suggest that there are about 10 000 regular three-leaf clovers for every lucky four-leaf clover.**
- The very first St. Patrick's Day parade was not in Ireland. It was in Boston in 1737.
- **Over 8 million St. Patrick's Day cards are exchanged in America making today the ninth-largest card selling occasion in the US.**
- Over 94 million people plan to wear green on St. Patrick's Day.
- **New York's St. Patrick's Day parade is the longest running civilian parade in the world with some 150,000 participants.**
- According to the U.S. Census Bureau, 34 million United States residents claim Irish ancestry, this is nearly ten times the entire population of Ire-land today, which stands at 3.9 million.
- **Chicago is famous for dyeing the Chicago River green on St. Patrick's Day by using vegetable dye. The tradition began in 1962.**



Word Search - Famous March Birthdays

T A G L H T S M F M L R M K C I R T A P A C I N A D A L
 D B N L T S C E Y K I S A B E L L E H U P P E R T L Z M
 X Z R T K V E M N Y E D T H G K A T H Y I R E L A N D Y
 D C N Q O N S N A O L N T Z R M H K Y H K R R N X J L T
 J Z D M Y N A E O R J H N F X Y T T P M W N A V R A J N
 L C T R N X I R K J I Y V Y Z M K Z G Y C R T G M M O H
 C E M M P K Z N F Y R A C R C X M V Y L K R T N N E N O
 N N M L Q K N G S R S A H N X H M W M I M N P K W S B J
 R I R E N P D R N C O A T C I F E W N L G N T J V T O N
 D A N O O X O B E T A T D S A U J S H V P B Q T J A N O
 A C I N O L O K V Y L L K N K R Q C N P B Q Q Q N Y J T
 L L L A P R W K I D R W I I A S E D N E M A V E L L O L
 B E K R S S R F N W R C X A V W N Y H H Y T M P R O V E
 E A N D R A E G D D K A K A D A S L I E N R Z L M R I S
 R H A N E R D C I K V I N C E V A U G H N K G R J C S L
 T C R I H A N G V C M D A N I E L C R A I G X A H O L E
 E I F M T H U V A C H A R R Y H O U D I N I C I R K N X
 I M A O I V E H D R F P K T M Z M D V F R K C A S O K J
 N G H Y W A I N X B Y N Q N G R C F R E K O N I T T K C
 S D T M E U R H F L U O R R H L X N L E M A W S K R W M
 T V E D S G R K T T K E L P Q V R L R A I E N L M T X L
 E W R J E H A Y E D L T W D L J I O R D L O G C L W L Y
 I K A C E A C R J L R L M L M M U X M Y R M K V G K R B
 N W C X R N O N I D K S R Q N A N N R A J Q W C T Z T T
 K N Y D D C M M J Q M Y E N C T N R H L D K L N M L R J
 M A T T K E N S E T H V E U T Y E S R D M J J N M J M L
 H T B N K O W W R C P L L L S J D R O F W A R C N A O J
 Z G E J V R B T Q C G J Z Q H S L Q W R N T T Q T V M F

Answers to be posted to our Facebook Page on March 15th. Visit <https://www.facebook.com/regency.insurance/>

Congratulations to Our Latest "Referral Rewards" Winners - Cheryl and Barry DeWit!



Enjoy!



The DeWits were entered into our February Drawing and won a \$50 gift certificate. Find out how you can be part of

The Regency Insurance Agency Referral Rewards Program

To Learn more, visit:
www.regencyinsurance.net/referral/rewards

Protect Yourself From Home Improvement Mishaps

Springtime is here...and with it comes upgrades to your home. Are you planning to remodel a bathroom or kitchen? Maybe an addition, or new pool? Could it be something smaller like plumbing repairs or new electrical work. If you're paying a professional to do it, take my advice; ask for proof of insurance.

No matter the size of the job, bad things can happen; from paint spills on your carpet, damage to existing countertops, damage from a newly installed pipe fitting, to even major fires. This is why you should ask anyone doing work at your home for insurance documentation. This would include the insurance company, policy number, the limits of coverage, and the effective dates.

There should also be contact information for the insurance agency that provides the policy. The most common forms of proof are the insurance declarations page, and/or a certificate of insurance. No matter what is provided, I highly recommend you contact the agent to confirm coverage is still in force.

Any reputable contractor should be able to provide that information pretty quickly. I advise the contractors we insure to tell customers right up front that they are insured. It's a competitive edge. Wouldn't you rather do business with a contractor you know is insured? In fact, you might be willing to pay a little bit more knowing they are acting responsibly.

Finally, be aware of your municipalities requirements. Does your city require contractors to be licensed and even bonded? If so, make sure your home improvement specialist has done so by contacting the building department and confirming it.

A lot of time, planning, and money goes into your home improvement projects. Make sure you've done everything possible to protect your most valuable asset. Don't know who to call? Then start with us. We can give you the names of contractors insured through our agency. We'd be happy to help!



St. Patrick's Day Smile Corner

Q: How can you tell if an Irishman is having a good time?

A: He's Dublin over with laughter!

Q: What do you call a fake stone in Ireland?

A: A sham rock

Q: Why can't you borrow money from a leprechaun?

A: Because they're always a little short.

Q: What's little and green and stuck to your bumper?

A: A leprechaun who didn't look both ways.



Insurance Insider

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"Our Goal is YOUR Complete Satisfaction"

We Are So Lucky!

It's Saint Patrick's Day this month and a time of realizing luck. We want you to know that we are so lucky to have you as a part of our agency!

Our office is very grateful for you, our clients, and we just wanted to pause for a moment to say 'Thank you'.

We hope that you find "the luck of the Irish" this Saint Patrick's Day and every other day as well!



"For Friends and Clients of Regency Insurance Agency, Inc.: News and Tips to Make Life Easier, Safer and Happier"



**Regis
Coustillac**
Agency Principal

Welcome to our VIP Customer newsletter for the month of March! We have a lot of great info for you this month, including our personal insurance checkup, advice on hiring a contractor, plus a lot more! We hope you like the newsletter... be sure to let us know what you think!

- Regis Coustillac

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If a Claim Happens To You . .

...it could happen at anytime; even when you're far from home. Make sure you bring all of your insurance information with you when you travel, just in case you have trouble on the road. Also, consider giving our agency information to your neighbors, or anyone housesitting for you in the event damage occurs to your home while you're away. This will allow us to respond faster and help mitigate further damage.

Word Search Clues

Here are the names hidden in the Word Search on page 2.... Good Luck!

Alan Arkin, Albert Einstein, Antonin Scalia, Aretha Franklin, Carrie Underwood, Chico Marx, Danica Patrick, Daniel Craig, David Niven, Diana Ross, Dr Suess, Elton John, Eva Mendes, Gary Oldman, Glenn Miller, Harry Houdini, Isabelle Huppert, Jack Kerouac, James Taylor, Jerry Lewis, Joan Crawford, Jon Bon Jovi, Kathy Ireland, Kenny Chesney, Knute Rockney, Leonard Nimoy, Mariah Carey, Matt Kenseth, Michael Caine, Neil Sadaka, Quincy Jones, Reese Witherspoon, Sarah Vaughan, Sharon Stone, Star Jones, Viktor Frankl, Vince Vaughn, Von Miller, Wanda Sykes

PERSONAL INSURANCE CHECKUP

Name _____

Mailing Address _____

Street Address (if different) _____

City _____ State _____ Zip _____ H. Phone _____ Cell Phone: _____

Email address _____ (This is not shared outside of the agency)

Circle Yes or No. If Yes, please provide a brief description or explanation on page 2

- Yes No 1. Are there any corrections or changes to the address or location of your home as shown above?
- Yes No 2. Does anyone, except a mortgagee listed on your policy, have a financial interest in your home?
- Yes No 3. Do you have any outbuildings or separate garages, which would require additional insurance?
- Yes No 4. Do you own or rent any other real estate, by yourself or with others that is currently not insured?
- Yes No 5. Do you serve on any charitable, social or governmental boards?
- Yes No 6. Have you done any remodeling or made other improvements to your home which would require additional insurance?
- Yes No 7. Is the amount of insurance on your home less than it would take to rebuild it?
- Yes No 8. Are your personal belongings covered for less than it would cost to replace them in a total loss?
- Yes No 9. Do you have collectibles such as antiques, fine art, stamps, or coins?
- Yes No 10. Do you own tools, equipment or other property used in your trade, business or profession?
- Yes No 11. Do you perform any work at home?
- Yes No 12. Do you own jewelry, furs or silverware valued at more than \$2,500?
- Yes No 13. Do you own costly sporting equipment, guns, hobby equipment or musical instruments?
- Yes No 14. Do you wish to add or increase your limits for backup of sewer/drain, and sump pump failure?
- Yes No 15. Do you have a fire or burglar alarm monitored by a central station?
- Yes No 16. Do you own a boat, or personal watercraft not currently insured with us?
- Yes No 17. Do you ever keep or carry cash over \$200?
- Yes No 18. Are you interested in raising your deductibles in order to reduce premiums?
- Yes No 19. Do you own a golf cart, go-cart, dirt bike, ATV, snowmobile, dune buggy, camper or trailer not currently insured?

(SEE OTHER SIDE)

- Yes No 20. Has there been a change of drivers or vehicles currently listed on your policy?
- Yes No 21. Have you paid off a loan on a vehicle?
- Yes No 22. Do you have any employees?
- Yes No 23. Do you own any cars, trucks, motorcycles or motorhomes not shown on a policy with us?
- Yes No 24. Do you often drive vehicles owned by others, including an employer's vehicle?
- Yes No 25. Are there any non-family members living with you?
- Yes No 26. Do you ever use your vehicles for business reasons?
- Yes No 27. Do you ever rent cars?
- Yes No 28. Do any of your vehicles have custom equipment?
- Yes No 29. Are you interested in increasing your liability coverage?
- Yes No 30. Would you feel more secure if there were an extra \$1 million to protect you in an accident you caused?
- Yes No 31. Do you need to review your life insurance coverage?
- Yes No. 32. Do you have any questions about your insurance coverage?
- Yes No. 33. Would you like a quote for Earthquake Insurance?
- Yes No. 34. Would you like a quote for Flood Insurance?

Please provide detail to any 'Yes' answers below:

Signature_____ Date_____