

Fortman Insurance Services



Managing Risks. Protecting Assets.

P.O. Box 364 Ottawa, OH 45875
614 N. Perry, St. Rt. 65
419-523-4500 800-686-4500
www.FortmanIns.com

RETURN SERVICE REQUESTED

PRSR STD
U.S. POSTAGE
PAID
OTTAWA OH
45875
PERMIT #64

No Additional Cost for a Local Agent!

Two Locations
11 Licensed Agents

Fortman Insurance Services



Managing Risks. Protecting Assets.



11 Licensed Agents



TWO LOCATIONS:

Ottawa: 614 N. Perry, St. Rt. 65
419-523-4500
800-686-4500
Fax: 419-523-0045



Bluffton: 115 N. Main St.
419-358-4600
Fax: 419-358-0046

COMMUNITY EVENTS

**UNITED WAY
PACESETTER**

KICK-OFF was
Sept. 18th
"Live Hand in Hand, Live United"



Fortman Insurance is a
TOYS for TOTS
Drop off Location

Our **2013 Calendars**
are now available,
stop by and pick up
yours today!

www.FortmanIns.com

& visit us on Facebook

Fortman Insurance Services



Managing Risks. Protecting Assets.

News and Information Bulletin

Fall 2012

Inside this Issue:

Checklist	Insert
Community Events	Pg 4
Dear Valued Clients	Insert
Distracted Driving Law	Pg 2
Auto Emergency Checklist	Pg 2
Employers Group Health	Pg 3
Explanation of Benefits	Pg 3
Financial Ratings	Pg 1
Important Notice	Pg 3
Medicare Reminders	Pg 1
Saving on Utilities	Pg 3
Stay Well	Pg 2
Sunny Skies...Umbrella	Pg 2
Thank You!	Pg 1
Women's Preventive Care	Pg 3

THANK YOU

FOR YOUR PATIENCE
during the claims process
resulting from the
June 29, 2012 Catastrophic Storm!

Anyone still having problems OR needing help in understanding their claim settlement on this storm OR any other claim, please contact our agency.
We will do what we can to assist you!

Like Us On
facebook

www.FortmanIns.com

**Financial Strength Ratings
of our Property & Casualty
Companies by AM Best**

Financial Ratings let the consumer know the financial strength of a company and ability to pay claims.

Secure Ratings: A++, A+ (Superior);
A, A- (Excellent)
B++, B+ (Good)

Progressive: A	Celina: B++
German Mutual: B+	Goodville Mutual: A
Ohio Mutual: A	Pekin: A
Travelers: A	West Bend Mutual: A
Western Reserve Mutual Casualty Co: A	

A smile is contagious; be a carrier.



MEDICARE REMINDERS

Annual Election Period (AEP)
MEDICARE PART D Prescription Drug Plans
and
MEDICARE ADVANTAGE PLANS
Oct. 15 to Dec. 7, 2012 for a January 1, 2013 effective date.
Medicare Advantage Plans & Part D Drug Plans can
only be added or changed during AEP

Medicare Advantage Disenrollment Period

Jan. 1 – Feb. 14, 2013 -- DISENROLLMENT of
MEDICARE ADVANTAGE PLANS

MISSION: With the utmost integrity, Fortman Insurance Services provides Clients quality products at the best value to meet their specific needs.

Remember we all stumble, every one of us. That's why it's a comfort to go hand in hand.
Emily Kimbrough

We can do no great things; only small things with great love.
Mother Teresa

Success seems to be largely a matter of hanging on after others have let go.
William Feather

Money will buy a pretty good dog, but it won't buy the wag of his tail.

One of the secrets of life is to make stepping stones out of stumbling blocks.
Jack Penn

AUTO EMERGENCY KIT CHECKLIST

- ◇ First Aid Kit
- ◇ Flashlight and Extra Batteries
- ◇ Jumper Cables
- ◇ Collapsible Shovel
- ◇ Blankets or Clothing (old coat...)
- ◇ Tool Kit
- ◇ PVC or Duct Tape
- ◇ Fuses
- ◇ Cable Ties
- ◇ Tow Rope
- ◇ Reflective Devices
- ◇ Utility Knife
- ◇ Whistle
- ◇ Tire Sealant and Inflator
- ◇ Fire Extinguisher
- ◇ Tie Downs with Hooks
- ◇ Hand Warmers
- ◇ Window Hammer & Seat Belt Cutter
- ◇ Evaluate —
Do you have what YOU need?



OHIO'S DISTRACTED DRIVING LAW



Friday, Aug. 31, 2012 - Ohio's Distracted Driving Law went into effect. There is a six-month warning period, then as of March 1, 2013, tickets will be issued.

The new Ohio distracted driving laws have two levels of enforcement: There is only secondary enforcement for adult drivers who text message. This means that police need another reason to stop and cite violators, such as weaving or speeding. Fines for adult violation are \$150.

For drivers under the age of 18, however, texting and the use of cell phones and other portable electronic devices will be a primary offense. Fines for teen violators will be \$150 and a 60 day suspension of license. Multiple violations: fines top out at \$300 with possible loss of driver's license for a year!

SUNNY SKIES --You still may need an Umbrella!!

A personal umbrella policy is called an "umbrella" policy because it provides liability coverage over and above your standard auto or homeowners insurance. It offers protection against large and potentially devastating liability claims or judgments. In short, a personal umbrella policy kicks in right where your other liability coverage stops.

For example, after a serious auto accident, you're sued and found liable for \$2 million. If your auto liability policy only covers \$250,000, you're personally on the hook for a staggering \$1.75 million. The simple fact is that in today's lawsuit-happy culture, the nightmare scenario is a real possibility if you're ever found at fault in a major auto accident or even sued for a serious mishap on your property. That's why a personal umbrella policy (often called a PUP) makes sense for so many drivers and homeowners. **This extra liability coverage could kick in when your "regular insurance" hits its coverage ceiling.** If you have an ATV, RV, boat, or motorcycle, or young drivers in your household, your need for extra protection is even more important.

Some homeowners choose to take out an extension of this coverage if they feel they need to further protect themselves against liability lawsuits. **One common reason for taking out an extension of liability coverage**

would be a homeowner who owns a pool, pond or trampoline.

Personal umbrella policies are typically available in increments of \$1 million all the way up to \$5 million. **Here's a quick tip, though. Protecting your assets reaches beyond just your banking or investment accounts. It could include your home, valuables, earning capacity, etc. When considering a Personal Umbrella policy, think beyond your assets.** Even if you're considering protection for \$1 million worth of assets, what happens if you're found liable in a \$2 million judgment?

A Personal Umbrella policy may sound expensive, but the good news is that this level of protection is more affordable than many people think. At a cost of about \$1 a day (varies by state), a personal umbrella policy works with a customer's existing liability coverages (tied initially to auto and property policies) to provide them with additional protection.



Stay Well! Never underestimate the value of wellness. Maintaining your health by living a healthy lifestyle that includes eating right and exercising may reduce your risk of getting cancer or chronic diseases. Balancing work, home, and play is important. Be sure to get enough sleep as well. You'll be glad you did!

AUTO • HOME • FARM • COMMERCIAL

EMPLOYERS with GROUP HEALTH PLANS Summary of Benefits & Coverage (SBC)

What is a SBC?

The SBC and Uniform Glossary are meant to help people understand their healthcare coverage and the common terms used by health plans. SBCs must be provided by all insurance companies and group health plans in a standard format and may only be different based on the specific benefits offered by a plan. This standard format will help simplify the process of shopping for and comparing health plans.

When must the SBC be distributed to employees?

Upon application: as soon as possible, but no later than 7 business days following receipt of group application.

By the first day of coverage, if changes occurred after application by first day of coverage.

Open enrollment/renewal: If written application required to renew, provide SBC with application material. If no written application required to renew, provide SBC no later than 30 days prior to the first day of the new plan or policy year. For fully insured plans, if policy/cert is not issued or renewed before this 30-day period, provide SBC as soon as possible, but no later than 7 business days after issuing new policy/cert or receipt of written confirmation of intent to renew, whichever is earlier.

Upon request for SBC or summary information about a health product: as soon as possible, but no later than 7 business days following receipt of request.

Saving on UTILITIES

1. **Stay Disconnected:** unplug your cell phone and other electronic gadgets as soon as they are fully charged or you're just wasting energy while they soak up juice.
2. **Lighten Up:** Use compact fluorescent light bulbs (CFLs) if they stay on at least 15 minutes per use..
3. **Beyond fluorescents:** consider the new generation of LED bulbs.
4. **Retune your TV:** reduce the brightness on your HDTV and you'll reduce your electric bill.
5. **Don't fill the kettle:** just boil what you need to save energy.
6. **Fan fare:** using ceiling fans saves energy year round.

We can help you with all Lines of Insurance: Auto, Home, Commercial, Farm, Medical, Life, Long Term Care, Disability Income, Dental, Vision, etc.

Contact one of our offices today -- Stop By, Call or E-mail

MEDICAL • INDIVIDUAL & GROUP BENEFITS • LIFE • ANNUITY • IRA

IMPORTANT NOTICE

Medicare Part D Imposes two annual notice requirements on all Employers that offer group health plan coverage with a prescription drug benefit.

EMPLOYER REMINDER

- 1) Employers are required to send participants either a Notice of Creditable Coverage or a Notice of Non-Creditable Coverage, whichever is applicable, by November 15 each year.
- 2) Employers must also notify the Centers for Medicare and Medicaid Services about their plan's creditable coverage status no later than the 60th day after the start of each plan year.

<http://www.cms.gov/creditablecoverage>

Health care reform Women's preventive care enhancements

For plan years/renewals on or after 8/1/2012 plans that have health care reform-compliant preventive benefits will include expanded coverage for women's preventive care.

Explanation of Benefits aka EOB

The EOB explains how your health-benefits claim was processed. As well as your name and policy information, the form usually includes:

- ◇ Date of Service
- ◇ Who provided the service
- ◇ The service provided
- ◇ The claim amount
- ◇ The agreed-upon amount paid by your plan
- ◇ The amount you're responsible for paying

EOB's... MAKE SURE to REVIEW

Only those who risk going too far will ever know how far they can go.

Life is a great big canvas; throw all the paint on it you can.
Danny Kaye

We cannot direct the wind, but we can adjust the sails.
Bertha Calloway

Education is when you read the fine print. Experience is what you get if you don't.
Pete Seeger

A day without sunshine is like, you know, night.
Steve Martin

Begin at once to live, and count each separate day as a separate life.
Seneca

Dear Valued Clients,

The Storm that hit the area on June 29, 2012 was not a pleasant memory for all involved nor is everyone back to where they were before the storm. The final results for Ohio have not been tallied yet, but everyone knows it was a big and very costly event, at least \$433.5 million according to Ohio Insurance Institute.

Let's look at this from the insurance standpoint:

We know that an insurance policy is not easy to read, nor is it easy to comprehend its intentions, but it is a contract by which two parties are legally bound. Our recommendation for everyone is to remember the following and ask your insurance agent if you do not understand:

- **Do you have replacement cost coverage on your home, other structures and contents as well as the right limits of coverage?**

To have the guaranteed replacement cost coverage on your home, you must insure your home for 100% of replacement value. So, if you add on, attach a garage, or finish the basement you need to let your insurance agent know so that the right amount of coverage can be put on the dwelling.

- **Do you have enough liability coverage? Should you consider a personal liability umbrella plan to protect all of your assets?**

- **Do you have actual cash value coverage?** What can you do to make it replacement cost coverage if possible? And, could you be facing a co-insurance penalty problem?

- **Do you operate a business on your property?** If so, are your buildings or maybe even your home rated right so that coverage is not denied at time of claim? Should you have a farm policy or a homeowner policy? If you have a farm policy, do you have enough farm personal property coverage, and are all of your buildings covered at the correct values?

- **Recreational vehicles, such as four wheelers,** have on-premise liability coverage, but not if you take them off the premises.

- **Do you have coverage for water back up?** The average cost for professional drying/cleaning could be \$5000.

- **Are your collectibles and jewelry insured properly?**

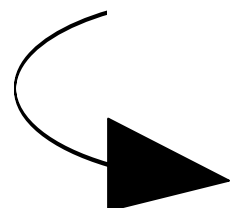
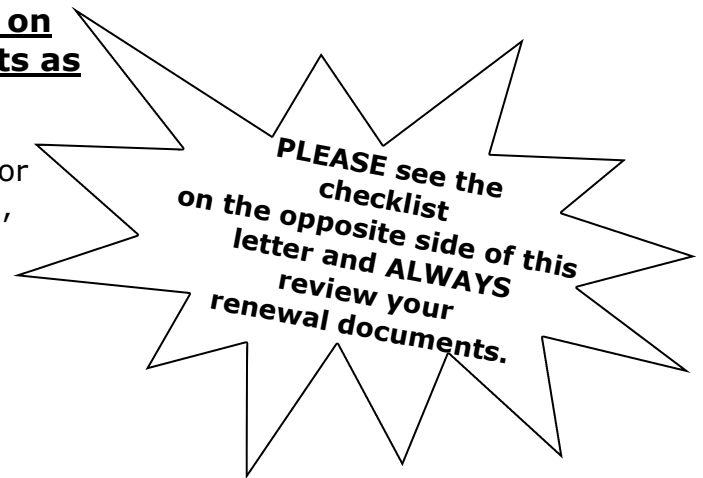
- **Do you have flood and/or earthquake coverage?** Flood and earthquake coverage is not provided on a homeowner's policy, you need a policy that specifically covers them.

Do you know what your duties are after you have a home claim?

- 1) Contact agent or company as soon as possible
- 2) protect against further damage
- 3) take pictures if possible.

Commercial policies are similar to the above, and the list goes on and on. After you review your policy, if you have questions, PLEASE CONTACT US.

The Fortman Insurance Team



HOME, FARM & AUTO CHECKLIST for OPTIONAL COVERAGES

Please review this checklist and your policy declarations. This checklist is not all inclusive.
Any questions, please call our agency.

HOME

- ADDITIONS OR ALTERATIONS TO YOUR HOME
- ADDITIONAL LOCATIONS (Rentals, Vacant Land, & Liability)
- FINISHED BASEMENTS. BACKUP OF SEWER AND DRAINS
- CHILDREN AWAY AT COLLEGE (Renter's Insurance)
- COMPUTER, CAMERA AND VIDEO EQUIPMENT COVERAGE
- EARTHQUAKE COVERAGE
- EXPANDED REPLACEMENT COST (Dwelling)
- FINE ARTS, COLLECTIBLES, GUNS, SPORTS EQUIPMENT, ETC.
- FLOOD INSURANCE STRUCTURES AND/OR CONTENTS
- HEARING AIDS
- IDENTITY THEFT COVERAGE
- IN HOME BUSINESS (BABYSITTING, DAY CARE, MARY KAY, etc)
- JEWELRY FLOATER
- REFRIGERATED FOOD PRODUCTS
- REPLACEMENT COST ON CONTENTS
- THEFT OF BUILDING MATERIALS
- UNATTACHED STRUCTURES
- UMBRELLA POLICY

NOTE: MOLD MAY NOT BE COVERED OR MAY HAVE LIMITATIONS

RECREATIONAL VEHICLES

- ATV'S
- CAMPERS
- GOLF CARTS
- MOTORCYCLES
- BOATS
- JET SKIS
- SNOWMOBILES



Fortman Insurance Services



Managing Risks. Protecting Assets.

614 N. Perry, St. Rt. 65, P.O. Box 364,
Ottawa, OH 45875

419-523-4500 or 1-800-686-4500
fax 419-523-0045

115 N. Main St., Bluffton, OH 45817
419-358-4600, fax 419-358-0046

TWO LOCATIONS:

FARM

- FARM BUILDINGS— NEW? IMPROVED? REMOVED?
- BUILDING RISK ENDORSEMENT
- COLLISION OF FARM MACHINERY
- EQUIPMENT BREAKDOWN
- INTAKE OF FOREIGN OBJECTS
- FARM PERSONAL PROPERTY (EQUIPMENT, GRAIN OR LIVESTOCK)
- FARM RECREATIONAL VEHICLES (FARM USE ONLY)
- INCIDENTAL FARMING
- TRACTORS FOR MOWING/SNOW REMOVAL
- UMBRELLA POLICY

AUTO

- ACCIDENT FORGIVENESS
- AUTO/HOME DISCOUNT
- DEDUCTIBLES ON COMP/OR COLLISION
- GOOD STUDENT DISCOUNT, STUDENT AWAY AT COLLEGE
- HIGHER LIMITS OF LIABILITY
- LOAN/LEASE GAP COVERAGE
- MOTORCYCLES & MOPEDS
- RENTAL REIMBURSEMENT
- STEREOS, SPEAKERS AND OTHER EQUIPMENT
- TOWING & LABOR
- UMBRELLA POLICY
- VEHICLES IN STORAGE
- ZERO DEDUCTIBLE ON GLASS

**Contact
our
Property
& Casualty
Agents:**



Ottawa Location:

John Fortman
jkfortman@fortmanins.com
Amy Baker
abaker@fortmanins.com
Pam Eickholt
peickholt@fortmanins.com
Zack Fortman
zfortman@fortmanins.com

Bluffton Location:

Dale Metzger
dmetzger@fortmanins.com
Sam Brauen
sbrauen@fortmanins.com