

FOREST AGENCY INSURANCE



Your independent agent since 1957

"THE CIRCLE OF SAFETY™"

News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of Forest Agency!
7310 W Madison St., Forest Park IL 60130 • 708-383-9000 • www.forestagency.com

FEBRUARY 2015

Is Your Jewelry Protected?

As personal insurance professionals, we know the importance of getting additional coverage for jewelry and other collectibles. We always inquire whether our clients have special items that they would like to schedule on a rider to their homeowners or renters policies. But a staff member's recent experience reminded us just how easily a loss can occur.

While responding to email on a laptop last month, a small bump between the "D" and "C" keys caught this woman's eye. Her initial thought was that it was a crumb, and she was just about to yell out "Who's been eating at my computer?" when she noticed a flash of sparkle. It was only then that she realized that the wedding ring on her finger was just an empty setting. The stone had somehow dislodged and, fortunately -- landed right beneath her eyes.

As your insurance agents, we cannot stress enough how important it is to be sure that your valuable articles are adequately covered. Customers with a homeowners or renters policy already have some coverage, but in most cases, it is not enough to cover something of real value. The coverage is typically limited to the "named perils" covered and lower dollar amounts on theft losses. For jewelry valued over \$1000, additional coverage can be sought in the form of scheduled jewelry insurance.

The first step is to obtain a professional appraisal of the item. Here's what you should see in an appraisal:

- Complete and accurate description, including style and all characteristics, weights, grades and measurements
- Statement regarding any treatments not usual to the gemstone or stones in question.
- Manufacturer, workmanship, metal, mounting and karatage
- Value of the piece of jewelry
- Photograph of the item being appraised

If possible, go to a Certified Insurance Appraiser (CIA). These gemologists have at least three years of experience and have graduated from the insurance industry's Certified Insurance Appraiser training program.

It is also important to keep a copy of the sales receipt in order to protect against an inflated appraisal. The top perils include "mysterious disappearance," "breakage," and "loss of stone."

If you received a special piece of jewelry or fine art this holiday season, be sure to obtain an appraisal and notify your insurance agent as soon as possible.

(You may want to consider attending the OPRF Historical Society's Appraisal Event...read on!)

IN THIS ISSUE: Insurance for Your Special Jewelry • Oak Park Appraisal Event • Does Auto Insurance Cover the Car or the Driver?

Annual Appraisal Event: What's It Worth?

Curious about current trends in the world of antiques and collectibles? Been wondering about the value of your own family treasures? Then you won't want to miss The Historical Society of Oak Park and River Forest's 5th annual appraisal event: *What's it Worth? Trends in Antiques and Collectibles in 2015 and Beyond* on Saturday February 28 in Oak Park.

Certified members of the International Society of Appraisers, will be available to examine, give you feedback, and put a current market value on your treasures. These experts will also share their expertise, discuss current trends and answer questions in talks scheduled each hour throughout the day.

Forest Agency is proud to again be sponsoring this event, which will be held at a new location this year. The event is scheduled for **Saturday, February 28 from 10 a.m. to 3 p.m. at Percy Julian Middle School in Oak Park**. Free parking will be available in the school's lot and on adjacent streets.

For a detailed schedule and information on tickets (pre-registration is recommended), visit oprhistory.org.

Happy Birthday!

Maria Lopez

Cristine Saucedo

Congratulations!

David Klans

(29 years at Forest Agency)



Does Auto Insurance Cover the Car or the Driver?

Whose insurance takes responsibility when I have lent my car to my neighbor and he is involved in an accident? This can be confusing, and there is not always a simple answer. In general, auto insurance is designed to cover the vehicle, but there is also coverage that applies to the driver of the car.

Car Coverage

Comprehensive: This insurance covers the costs of damages to your car that are not the result of a collision. These incidents include fire, inclement weather, and theft. It also covers scenarios that are beyond your control, such as an animal in the roadway, falling objects, and flooding. For example, deer may jump out in front of you causing you to swerve and crash into a tree. This “act of nature” would be covered under comprehensive insurance.

Collision: This type of insurance pays for any damage to another party’s vehicle caused during a collision when you are at fault. This coverage also includes damages to stationary objects such as buildings.

Driver Coverage

Liability: If you are involved in an accident and were at fault, liability insurance will help pay for the other parties injuries and damages to their personal property. These two aspects are called bodily injury liability and property damage liability. It also helps cover your legal fees in the event of a lawsuit.

Medical Payments: Getting into a car accident may result in serious injuries. Fortunately, medical coverage will help pay for doctor visits, stays and services in the hospital, regardless of who was at fault. You, as policyholder, and your passengers will be covered in the event you were traveling in your own, or someone else’s legally insured vehicle.

Other Drivers

Anyone you allow to drive your car is called a permissive driver. If that person gets into an accident, they are covered under your insurance. There are always exceptions to this rule, such as the state-specific insurance laws, facts surrounding the accident, and the language of your insurance policy. Double check geographic policy exclusions, for use outside the United States. In the event of an accident, the permissive driver’s insurance will be used as secondary coverage to pay for damages. If the permissive driver was uninsured, then you will probably have to pay the remainder out of pocket.



Who else might want to drive your car? Non-permitted drivers. These are foolish individuals who steal your car and *then* get into accidents. Luckily, theft is part of your comprehensive coverage.

Commercial insurance policies are treated differently, and often will exclude coverage for drivers who do not have the explicitly expressed permission to drive from a “named insured.”

If you have any questions about your auto policies, please call your Forest Agency Account Manager today!



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Thank You!

..to all the clients who referred their friends and family to Forest Agency:

Kristy Mau
Charmaine & Ralph Cusick
Lanphier & Kowalkowski Ltd.
Jim Cole
JR Lighting Design, Inc.
Thomas & Isabelle Ryan
Daniel Meyer
Anthony Cuda
Fruit Wine Aviation, LLC
Zebedee & Lana Miskell

Simplify Your Life:

Forest Agency Can Consolidate **ALL** Your Insurance Accounts

Home • Auto • Life Umbrella

Jewelry, Art, Antique & Wine Collections

Motorcycles

Business • Aviation

Worker's Comp

Non-Profits

Annuities • Disability

Long Term Care

Special Events

Weddings



Dan Browne



Cathy Hall
Vice President

Tell a Friend about Forest Agency!

If you're happy with our service and products, **ask everyone you know to call us.**

Be sure to tell them to mention your name or please call us with their name and number and we'll get in touch with them.

We'll send you a \$10 gift card for every referral. Each quarter we'll ALSO have a drawing for an even bigger reward!

For each referral you send us, you'll receive one entry in the drawing.

Battery running low?

Forest Agency has a limited quantity of **free Dual USB Car Chargers** for our preferred clients.

If you would like one, please call your Account Manager today to schedule a time to come pick yours up (first come, first served, while supplies last).

Trivia Contest!

This month **FOREST AGENCY** is sponsoring a Trivia Contest and offering you a chance to win a **\$5 gift card**. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then email -- trivia@forestagency.com. -- or fax -- 708-689-8388 Good luck!

Happy Valentine's Day! Do you know which candy-producing company was tops in global sales last year?

January's Contest: *Minus 40 degrees Celsius is equal to how many degrees Fahrenheit?*

Answer: *Minus 40 degrees Celsius is equal to minus 40 degrees Fahrenheit.*

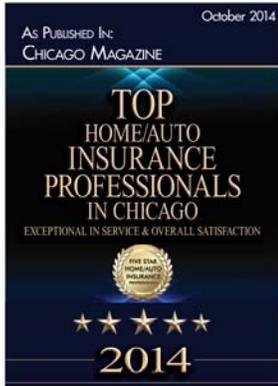
Congratulations to Noa and Boaz Klima, who were the first to respond correctly to last month's question!

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4-Year Winner!

Personal ~ Commercial ~ Life ~ Non-Profit ~ Aviation



Diane Villagomez



Bobbie Box



Maryann Matias



Maria Lopez



Cristine Saucedo



Cecilia Saavedra



Tim Jorgensen



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



William Demitro