

Lincoln Hills

Welcome:

It is our pleasure to have you as a new client and we thank you for doing business with us.

Enclosed is important information to assist you in having the best experience possible in working with our agency. It includes:

- Online service information
- Office locations
- Service personnel listing
- Claims information
- Insurance language assistance

We hope you will find this information helpful. We are looking forward to a great relationship!

Best regards,



Bethany Bush
Agent / Lincoln Hills Insurance Center

The Insurance Center Group

Insurance. for the people

Coverage you Want • Priced Right • When, & How, you need us.

Our goals – Help you make good decisions, easy to work with, and a good experience for you!

➤ **3 Locations to serve you:**

Lincoln Hills Insurance Center -	16 Public Square, Salem, IN 47167 Telephone: (812) 883-4815
Ellettsville Insurance Center -	5858 West State Rd. 46, Bloomington, IN 47404 Telephone: (812) 330-0414
PROES Insurance Center -	5488 East State Rd. 46, Bloomington, IN 47401 Telephone: (812) 337-7637

- **Complete service options available at all locations**

➤ **Important Contact Information:**

<u>Name</u>	<u>Specialty</u>	<u>Direct Phone #</u>
Barbara Fisher	Managing Partner	(812) 947-1219
Bethany Bush	Agent	(812) 947-1035
Paul Breeding	Health Insurance	(812) 558-5008
Tony Voelker	Medicare Supplements / Senior Products	(812) 325-0570
Greg Daniels	Partner / Director of Operations	(812) 558-5004

Please feel free to contact one of our partners with any feedback about our agencies!



www.InsuranceCenterGroup.com

**We are pleased to introduce you to
information available on our website!**

[Office Locations](#)

[Personnel Contacts](#)

[Insurance Education / Information](#)

**Client Services available on our website
to help make your life easier:**

[Client Center](#)

- See your policies
- Request changes
- Print auto ID cards

[Pay Your Bill](#)

- No stamps!
- Electronic check
- Credit Card



INSURANCE SERVICES

Personal

Auto / Home

Rentals / Mobile Home / Umbrella

Motorcycle / RV / Camper / ATV – 4 Wheeler

Life / Health / Medicare Supplements

Disability

Business

Property / Liability / Auto

Workers Compensation / Bonds

Professional Liability

Employee Benefits / Retirement Plans

Contact us at 812-883-4815

InsuranceCenterGroup.com

When you have a claim

After business hours:

Please call your insurance company's direct claims line (if you cannot or choose not to wait):

- Please call us to let us know if you self-reported a claim.
- Your policy information (insurance company, policy #, etc.) is available always at the Client Center on our website.
- Insurance company claims contact information is available on our website.

www.insurancecentergroup.com

During business hours:

Call any of our locations for assistance:

Ellettsville Insurance Center 812-822-2723
Lincoln Hills Insurance Center 812-883-4815
PROES Insurance Center 812-337-7637

What is your agent's role?

- Assist you with the best course of action to facilitate your claim.
- Provide basic explanation of steps to follow.
- Be a source of information & answer questions.
- Become involved to help you better understand systems, processes and/or decisions.
- Advocate for you if you are not satisfied with progress or outcomes.

Filing the claim

- We recommend you always file a claim when another party is involved.
- Having your agent process a claim may not speed up the process. The best and fastest scenario is (generally) to talk directly to claims department and adjuster.
- When there are no injuries, and/or no other party involved, always consider if, after paying the deductible, is it worth submitting the claim.
- Remember, you can use your own rental reimbursement coverage when your car is undriveable, regardless of who was at fault in an auto accident.
- Ask your company if they have special deals for auto glass damage claims.

At the scene of a car accident:

- Be sure police are notified (call 911 regardless of location or situation!).
- Be sure injured party is attended to.
- Do not move anyone seriously injured (as to not make them worse).
- Be sure everyone remains in a safe place and position at the scene.
- Do not admit to fault under any circumstances.
- Take pictures of the accident scene as soon as possible (before the vehicles are moved).
- Do not allow pictures to be taken of your driver's license (for identity theft reasons – other driver only needs your name and contact info).
- Take pictures of damages (be sure to get picture of other driver's license plate).
- Provide your insurance information to other driver.
- Record (make notes verbally or on paper) any information you can recall about what happened while fresh in your mind.
- Get contact information for any witness.
- Notify the insurance company as soon as possible.

If your property (home, apartment, business, personal property, etc.) is damaged:

- Contact proper authorities (police, fire dept., etc.).
- If applicable, attend to and address any related injuries (within your capabilities).
- Do not move anyone seriously injured (as to not make them worse).
- Take any reasonable and necessary measures to protect the property from additional damages (save all receipts of expenses).
- Take inventory of what was lost.
- Take pictures.
- Do not discard or remove any damaged property.
- Record (make notes verbally or on paper) any information you can recall about what happened.
- Notify the insurance company as soon as possible.

If someone is hurt on your property, or because of your actions (non-auto related):

- Contact proper authorities (police, fire dept., ambulance, etc.).
- Attend to injuries (within your capabilities).
- Do not move anyone seriously injured (as to not make them worse).
- Do not admit fault under any circumstances.
- Record (make notes verbally or on paper) any information you can recall about what happened.
- Get contact information for any witnesses.
- Notify the insurance company as soon as possible.

Insurance Language Translation

Auto Insurance

- **Bodily Injury or Property Damage Liability Limits** – The maximum the insurance company will pay if you hurt someone or damage their property. You could be liable for damages above this amount out of your pocket.
- **Uninsured and Underinsured Limit** – Maximum amounts payable to you if you are hit by someone with no insurance or coverage inadequate to cover your care and/or injuries.
- **Comprehensive coverage** – Covers damage to your car caused by losses other than collision (see policy for complete details) such as hitting animals, hail, theft, vandalism, etc.
- **Collision coverage** – Covers damages to your car due to running into another vehicle or object.
- **Deductible** – Amount you pay before your insurance pays.
- **Medical Payments** – Pays for medical bills for you or passengers, when injured in your car.
- **Loss of use** – Pays for a rental car, if your car cannot be driven due to a covered loss. Also, called Rental Reimbursement, transportation expense or rental car expense coverage.
- **Primary use** – How a particular vehicle is used (example: “work” or “pleasure”).
- **SR22** – Document required to show proof of coverage for persons convicted of certain traffic violations.
- **VIN** – Vehicle Identification Number – Manufacturers code to identify make, model, year and individual identity.

Language translation provided as a way to help you understand what we (and/or the insurance companies) are saying. This is not legal language or a substitute for the real thing! Please see your policy for actual language and our website for an insurance glossary.

Home Insurance

- **Policy Form (HO-3, HO-5, etc.)** – This outlines exactly what is and isn't covered (called perils). See policy for these details.
- **Coverage A** – Generally, the amount of coverage for the dwelling
- **Coverage B** – Amount of coverage for other structures on your property
- **Coverage C** – Amount of coverage for your personal possessions (with some limits as to type)
- **Coverage E** – Maximum amount of coverage payable to others hurt on your property (or by your actions) for which you are liable.
- **Coverage F** – The amount of medical expenses that can be paid to other hurt on your property (or by your actions) without regard to actual liability.
- **Insurance Score** – Selected credit based characteristics report used by insurance companies as one of the risk indicators used to develop your rates. This is not the same as your credit score used by lenders.
- **Replacement Cost** – The amount necessary to purchase brand new items to replace something that is no longer new.
- **Actual Cash Value** – What your property and/or possessions are worth used (after depreciation)
- **Additional Interest** – A person or company listed on your policy who has an "interest" in the policy. A good example is the lender if you borrowed to buy the car.
- **Loan/Lease (or Gap) Coverage** – Pays the difference (if there is any) when your totaled car is worth less than what you owe on it.
- **Coinurance Clause** – Not like the cost sharing cause in health insurance! This says you must insure your property within a percentage (80-100% generally) of the replacement cost or you will be penalized at claim time.

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- **Replacement Cost vs Market Value** – the insurance company does not care how much your house costs to buy (market value) as this takes into consideration factors not relevant to building a new home (Replacement Cost) where the old one was (with factors such as debris removal, higher expenses in a catastrophic area claim situation and not considering values such as location, land, etc.)
- **Ordinance or Law Coverage** – Rebuilt homes must comply to current codes or laws (sometimes leading to higher costs) That did not apply to the original building.
- **Earthquake & Flood Coverage** – These risks are not covered under your policy unless you purchase them separately.
- **Loss of use** – Amounts payable to you to cover expenses when you can't live in your residence due to a covered claim.
- **Scheduled Property** – A list of items covered for a specific amount (such as expensive jewelry, guns, art, collections, etc.)

Other Insurance Language

- **Umbrella** – Coverage that increases the liability amount (payable to others) that extends over other coverage(s).
- **Declarations (or Dec) page** – A summary page (included in your policy) that outlines who is covered, what is covered, limits of coverage, and other information (like premium amounts)
- **Exclusion** – Things that are not covered (or limited in coverage) within a policy. Sometimes this is more important to know than what is covered!!
- **Named Insured** – Exactly who is covered under a policy. You should read this! It is not always just whose name is on the policy. Good to know who is and isn't covered!
- **Endorsements** – Attachments to your policy that gives you additional coverage (or takes some away!). Again – very important to review!

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