



The Dossier



Summer 2009

Check out our website! www.TheAgentRon.com

Volume 1 Issue 3

Mrs. Agent Helping Jerry's Kids



I'm proud to tell you that I'm being locked up...that's right, I'm going behind bars to help Jerry's Kids© and MDA. To be released on good behavior I have to raise bail and I need your help!

All you have to do is [click here](#) to make a secure, online donation before 08/05/09.

Your donation will help families living in our community and help guarantee me an early release. I can't wait to add you to my list of contributors.

Thanks in advance for your help. Don't hesitate to call or email me with any questions. Together we'll make a difference,

Mrs. Agent
(a.k.a. Kim Nanosky)

P.S. I'm counting on you, [click here](#) to donate. If the link does not work, please cut and paste the address: <https://www.joinmda.org/youngstown2009telethonlocup/dobiemason/>

Tips for Reducing your Home Premium

Everyone wants to save money these days. Spend a few minutes reviewing your home insurance coverage and you could curb as much as 25 percent from your homeowners premium. Here are a few money-saving tips:

1. Increase your deductibles – The higher your deductible, the more you can save. Before you make any changes, carefully consider what you can afford to pay in the event that a loss occurs.

2. Consider purchasing other policies – Insuring both your home and auto through the same insurance company can save you as much as 15 percent on both premiums. You can save up to an additional 5 percent on both premiums if you purchase a qualifying life policy.

3. Make your home safer – Equipping your home with a smoke alarm, burglar alarm or sprinkler system could mean discounts on your homeowners' policy.

4. Monitor your credit report – Having a solid credit history can help your insurance premiums. Check your credit record on a regular basis and have any errors corrected promptly so that your credit record remains accurate. Some ways to protect your credit standing are to pay your bills on time, obtain only the credit you need and keep your credit balances as low as possible.

And most of all BE LOYAL! – The longer you are with a particular company, the greater the savings.

A Note from The Agent Be Ready for Summer Storms

Q: If my basement floods due to a sewer or drain backup, am I covered?

A: Water damage is the toughest of all claims. If water comes in through the foundation of your home, the damage will not be covered, and if it comes in through a sewer, drain or sump pump backup, it will ONLY be covered if you have the Sewer and Drain Endorsement or Enhancement Endorsement.

The endorsement on your policy will cover the damages up to the limit that you set when buying the policy. So many people have elaborately finished basements with home theaters, bars, gyms or offices and computer equipment. It's important for the

limits of the endorsement to be enough to protect all the niceties of your underground den. So if you've made improvements, make sure to let us know.

It's always a good idea to review your homeowners' insurance policy periodically with us to make sure you have sufficient coverage, especially if you are putting an addition on your home. In our agency, we highly encourage our customers to purchase these homeowners endorsements. If you don't have coverage, or if you're not sure if you have enough, give us a call to find out.

Ron Nanosky
The Agent

Congratulations to Barry Brink!!

WINNER of the Blu-Ray Player & Casino Royal movie package! Thanks for all those referrals. Look for another contest coming soon.



"WAIT A SECOND, DAD... DID THE THREE LITTLE PIGS HAVE A HOME OWNER'S POLICY TO COVER HUFFING AND PUFFING?"

Storm's Warnings & Tips Take a Right



Looking to improve your gas mileage and save some money? Take a lesson from The United Parcel Service (UPS) and make a right.

UPS minimizes the number of left turns on truck routes, limiting the amount of time left idling at red lights since most states allow you to turn right on red. In 2007, the technique saved UPS time, money and three million gallons of gas