

# Staff Stuff

## Hats Off To Staff Members



### “Years of service”

We are very proud to announce that Norma Ferkula and Ceci Nichols have both been with our agency for 30 years. Norma started at Cailor Fleming January 4th, 1978 and Ceci followed on April 1st, 1978.



Norma is a Commercial Lines Agent. She received her CPCU (Certified Property Casualty Underwriter) designation in September of 1994. She started in the commercial lines department and is still working in that department with Jeff Michalenok on the ambulance program and on his large accounts. Norma is a life long Youngstown resident, where she resides with her husband of nearly 10 years. In her spare time, she enjoys walking, golfing and vacationing in Florida.



As stated above, Ceci came to Cailor Fleming in April of 1978. She started in the personal lines department and is still in that department as a Customer Service Agent. Her husband, Larry, who she married in August of 1999, passed away in



November 2005. Ceci has two grown sons, Bill and Stephen and two Westie terriers, Digby and Sam. When she is not spending time with her family and friends she enjoys reading, cooking, and baking.

### “Went the extra mile”

Our two newest staff members have already shown their dedication and their willingness to wear extra hats. Wendy Hitchcock who joined our staff on May 18th, 2007 and Sarah Lorenzi on August 28th, 2007 put in many hours working with our website designer on our new website which we are very proud of. Wendy is in our Commercial Lines Department as a Customer Service Representative and also helps with Marketing. Sarah is our receptionist and helps when she can with all of our departments.

From the oldest to the newest of our staff members, Cailor Fleming is indeed proud and very lucky to have the staff we do.

# CAILOR FLEMING INSURANCE

VOLUME 1 • ISSUE 12 • SPRING/SUMMER 2008

Your Quarterly Newsletter from Cailor Fleming Insurance

## COMMENTS & FACTS

## Owners Outlook

2008 promises to be an exciting year for the United States as we are facing an important presidential election. It also promises to be an exciting year for Cailor Fleming. We are celebrating our 90th year as an independent insurance agency. In addition we have launched a new website. It was up and running in February.

The main reason for our excitement in 2008 is our announcement to you our customers that we have become a franchise partner of Keystone Insurers Group, one of the largest entities in the independent insurance agency industry. This will enhance Cailor Fleming's ability to provide you with unique, innovative services and competitive pricing, while allowing Cailor Fleming to continue its history as a strong corporate entity in Mahoning & Trumbull County.

As a Keystone Insurers Group franchise partner, Cailor Fleming realizes access to most of the finest markets available. We view Keystone as an avenue to maintaining and strengthening our independence. The Keystone network, with over 200 locations, provides Cailor Fleming cutting edge knowledge of markets and unique opportunities to offer the products that meet your everyday needs. We look forward to providing you even better service and a wider array of products through our Keystone partnership.

Cailor Fleming and Associates have been and will continue to be an active part of the community. That will not change, nor will our commitment to providing the best service and most competitive products available.

Trent Cailor

Jeff Michalenok

Jill Welsh

Don Foley, Jr.

### IN THIS ISSUE:

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Children moving out on their own?

Divorce or separation?

These are just a few things that may require an endorsement or a special policy to properly insure you. Let us help you protect your family and possessions; contact our office to speak with your customer service agent to discuss all of your insurance needs.

**330-782-8068**

Janet Dyer/Claims Manager



## ARE YOU PREPARED....

*Submitted by Janet Dyer /Claims Manager*

No one can predict when something tragic or unavoidable will happen to one's home or business. In the event of a catastrophe are you prepared to file your insurance claim?

When filing a claim, you will be asked to provide an inventory of the damaged items; the better documentation you present, the faster your claim will be settled. Keep a paper trail, place important papers in a secure place; a fireproof safe or even better in a secure place away from your home or business.

Take an inventory of your entire home and/or office; update it every five years or at least add any major item at the time of purchase. Take pictures. Videotape and digital cameras are the easiest and quickest way to document your belongings. Store the pictures on a CD or video. Describe the items as you tape; include values and any other information that will help identify your property; if known, include when and where the items were purchased. Make copies of the CD and Video; store them away from your home or office with a copy of your insurance policy.

The task of taking an inventory may seem overwhelming, but keep it simple and work from room to room; it's not necessary to document everything in one day. The important thing is that you do a thorough job; include every room and every floor of your home or business; include storage areas, drawers and closets.

You are not expected to keep receipts for every item and article of clothing; do try to keep receipts for electronic equipment, major appliances and high end items. The brand, model, serial number or any identifying number will help in calculating the replacement value of the damaged or destroyed item. After a loss, it may be impossible for you to recall every item in your home or business. Having video or digital documentation will help tremendously as you try to list your inventory. Taking time to document now will save hours of frustration later!

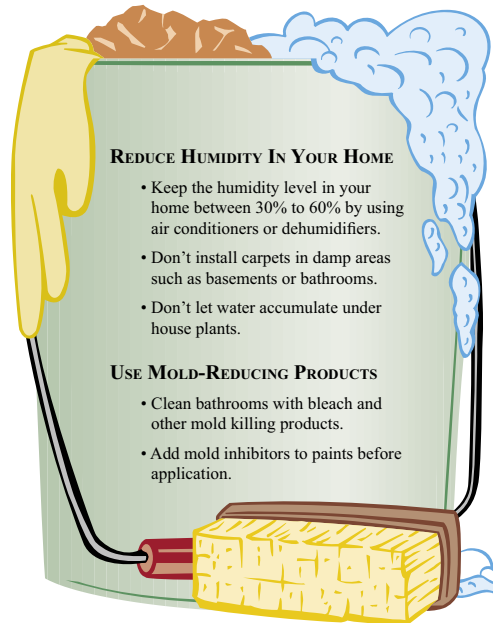
## PROTECTING YOUR HOME FROM MOLD

*Submitted by MaryEllen Lindquist/Personal Lines Agent*

When it comes to keeping your home mold-free, a strong offense is definitely your best defense. To prevent mold you should eliminate moisture in your home and be on the lookout for signs of possible growth, such as musty smells or watermarks on walls and ceilings.

Caught early, mold can usually be removed by a thorough cleaning with bleach and water. To prevent mold from re-growing, however, it is essential that the source of the moisture be eliminated and the affected area properly dried, cleaned, and if necessary, replaced. Also, remember to bag and dispose of any material with moldy residue such as rags, paper or debris.

To help prevent the growth of mold in your home, the I.I.I. (Insurance Information Institute) suggests the following →



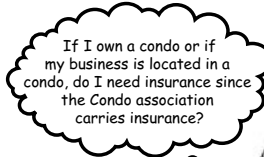
### REDUCE HUMIDITY IN YOUR HOME

- Keep the humidity level in your home between 30% to 60% by using air conditioners or dehumidifiers.
- Don't install carpets in damp areas such as basements or bathrooms.
- Don't let water accumulate under house plants.

### USE MOLD-REDUCING PRODUCTS

- Clean bathrooms with bleach and other mold killing products.
- Add mold inhibitors to paints before application.

## CONDO INSURANCE - YES OR NO?



**PRIOR TO BUYING YOUR POLICY: HAVE THE ARTICLES OF THE CONDOMINIUM ASSOCIATION WHICH SPELLS OUT WHAT IS COVERED UNDER THEIR POLICY AND THEN YOU WILL KNOW WHAT YOUR INSURANCE POLICY NEEDS TO COVER.**

- Know what parts of the interior are covered by the associations insurance and what you are responsible for. You might be responsible for portions of your unit such as walls, partitions, built-in appliances, etc: structures owned solely by you on the premises such as cabanas and carports (these may be part of the original purchase price or added later at your expense); and any materials and supplies you solely own and are going to use to make alterations or improvements to your unit or other structure.
- Estimate the cost to replace your contents.
- Purchase adequate liability insurance, usually \$300,000 to \$500,000 depending on your situation. Higher limits are recommended for the commercial (business) condo owner.
- Purchase loss assessment coverage in amounts of \$5,000 or more. This provides you coverage if you are assessed a share to pay for damages to the building and other situations if a claim exceeds the associations insurance limit. Loss assessment coverage is readily available with a personal lines condo policy but on a commercial condominium policy it depends on the carrier. In checking with 4 of our carriers two provide coverage through an endorsement and two do not.

*Call MaryEllen Lindquist or Cecilia Nichols in our Personal Lines department for more information or for a quote. Call Debbie Rice or Lorrie Schott in the commercial department.*

**YES!!!!** The condominium association insurance covers the condominium building from the walls out, the commonly owned property and the liability insurance for the association.

You need insurance that covers losses to your unit that arise from burglary, water or fire damage, or if a guest or client is injured in your unit. Your condominium policy protects you from losses to your personal property or business property and the interior of your unit. Liability protection for bodily injury or property damage to others can be included as well.

- COST OF HEALTH INSURANCE - HIGH
- SERVICE FROM CURRENT AGENT - QUESTIONABLE
- HAVING PHONE CALLS RETURNED PROMPTLY, ISSUES RESOLVED, QUESTIONS ANSWERED -

### PRICELESS

Health insurance is one of the highest expenditures for a company so why not get the most for your premium dollars - CAILOR FLEMING takes the hassle out of health insurance.



Contact Jill Welsh  
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COST EFFECTIVE SOLUTIONS COMBINED WITH INDUSTRY KNOWLEDGE AND THE PERSONAL TOUCH