

INSURANCE WORD SEARCH

All words will be found either left to right, or up to down. No words will be backwards or diagonal. Good luck!

WORD LIST:

- | | |
|-----------|------------|
| INSURANCE | INJURY |
| ROADSIDE | DEDUCTIBLE |
| SICKNESS | PROPERTY |
| BENEFITS | MEDICAL |
| WHIPLASH | EARTHQUAKE |
| RENTERS | HURRICANE |
| HOSPITAL | HEALTH |
| ACCIDENT | TEMPORARY |



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CAILOR FLEMING INSURANCE

YOUR QUARTERLY NEWSLETTER FROM CAILOR FLEMING INSURANCE

SUMMER/FALL 2008



COMMENTS & FACTS

PLEASE DRIVE SAFELY

by Lorrie Schott, CSA

Every time I read of a traffic accident death in the newspaper, I wonder how it happened and what could have been done to avoid it.

Although I am sure there are circumstances that could not have been avoided, I can't help but believe that there are a greater number that might have been. Most of us can think of times, while driving our vehicles, that we were at least somewhat occupied by something other than our driving. It could have been changing a radio station, a tape or CD, looking at ourselves in the rear view mirror, talking on a cell phone, or simply letting our minds stray to our every day concerns.



One other thing to keep in mind is, besides saving lives and preventing property damage, safe driving pays off in the way of lower insurance premiums. Something else that most do not think of is that many employers require a clean driving record. This makes sense, as a driver with multiple violations on his/her driving record may be difficult to insure. A poor driving record may prevent you from obtaining the job for which you might otherwise be most qualified.

We each can make a conscious effort to drive in a safer fashion, mostly by focusing our attention on our vehicles and surroundings when we are behind the wheel.

ENJOY YOUR SUMMER, AND PLEASE DRIVE SAFELY!



OWNERS OUTLOOK

A SALUTE TO THE WORKING FORCE

September 1, 2008? Yes it is the first day of the month of September but this year it is also **LABOR DAY**. The holiday was first celebrated in 1882. On June 28th, 1894 congress passed an act making the first Monday in September of each year a legal holiday. The act was passed because the vital force of labor added materially to the highest standard of living and the greatest production the world has ever known. The workers brought us closer to the realization of our ideals of economic and political democracy.

The owners of Cailor Fleming believe that the nation should pay tribute on Labor Day to the American worker who is responsible for so much of the nation's strength, freedom and leadership. They salute their own staff and extend that salute to you and your workers. No business can succeed and grow without the cooperation of all involved. So give yourself a pat on the back and know that on September 1, 2008 you are recognized by all for your contribution to the working force.

Trent Cailor Jeff Michalenok Jill Welsh Don Foley, Jr.



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DURABLE MEDICAL EQUIPMENT PROGRAM/SLEEP CENTER INSURANCE

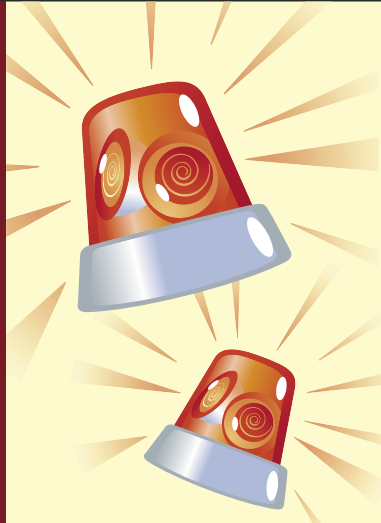
Cailor Fleming has now been servicing the allied health industry for over 15 years with our Orthotic and Prosthetic insurance program leading the way. We now have our Durable Medical Equipment and Sleep Center programs off and running strong. We are very proud of these two products that we are bringing to the industry to better protect the businesses we serve with great pride.

Our Durable Medical Equipment (DME) insurance offers one of the most comprehensive packages available in the insurance industry. The program is the only one that offers separate limits for product and professional liability. While we have greatly improved the level of protection we have been able to do this while lowering the overall cost to the insured. With all the cuts that Medicare has imposed on the DME industry over the past year it's nice to know that we can increase our clients coverage while helping them save hard earned money all at the same time. We are proud members of AAHomecare, and we recently attended their homecare conference in Washington D.C. as an exhibitor. We want to be more than just an insurance agent to the industry. We want to be a partner who helps contribute to making the industry stronger, and provide outstanding service to each business that we insure.

Our Sleep Center program is the newest addition to our Specialized Program Department, and the sleep industry is extremely excited that they have a new choice in how they protect the business they have worked so hard to build. Many sleep business owners have expressed great frustration that it is very difficult to not only find insurance for their offices, but find insurance that gives the sleep lab the proper coverage that they need. Our program gives them product/professional liability, as well as sexual/physical abuse coverage, and privacy protection that can help in the event that patient's personal information has been stolen.

All in all we are very excited about these two programs and what they offer to our clients. At Cailor Fleming we will continue to bring the same incredible service to these two industries that we have brought to all the clients we have been serving since 1918. If you have any questions regarding these two, or any of insurance programs that we offer please contact us today.

For more information call or e-mail Bill McMahon.
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 330-782-8625 ext. 106



ALERT FOR OUR MEDICAL SPECIALTY CLIENTS

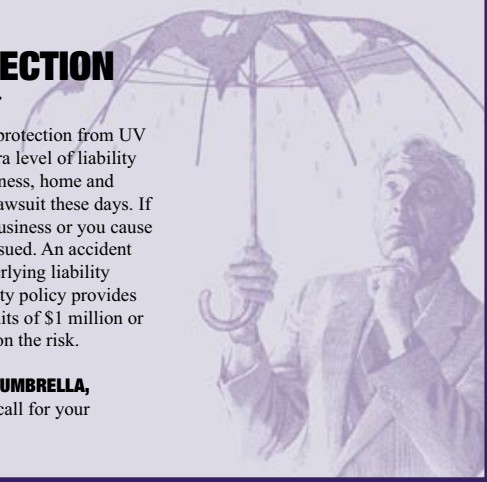
For all of our Medical Specialty Clients, including O&P, DME, Sleep Centers, Medical Equipment Repair and Ambulance companies: **PLEASE BE AWARE THAT IF YOU ARE INVOLVED IN BILLING FOR ANOTHER COMPANY (SUCH AS THIRD-PARTY BILLING), HAVE ANY PART OF YOUR OPERATION DOING MEDICAL BILLING FOR OTHER ENTITIES, OR OPERATE AS A FEE-FOR-SERVICE MEDICAL BILLING COMPANY; YOU SHOULD CONTACT US AND MAKE SURE YOUR POLICY HAS THE APPROPRIATE ERRORS & OMISSIONS (E&O) COVERAGE. THESE OPERATIONS ARE NOT NORMALLY COVERED UNDER A STANDARD GENERAL LIABILITY POLICY.**

UMBRELLA PROTECTION

by Janet Dyer, Claims Manager

In this case we are not speaking of protection from UV rays or rain drops; but rather an extra level of liability insurance protection over your business, home and auto. Anyone can be targeted by a lawsuit these days. If someone is injured in your home, business or you cause a serious auto accident, you can be sued. An accident could potentially exhaust your underlying liability limits. An umbrella or excess liability policy provides an additional limit of insurance; limits of \$1 million or larger may be available depending on the risk.

DON'T GET CAUGHT WITHOUT YOUR UMBRELLA, let us help you protect your assets; call for your quote today.



FAST FACTS

FROM THE PERSONAL LINES DEPARTMENT



WHO PAYS FOR THE DAMAGES TO YOUR POSSESSIONS IF YOU OWN A CONDO?

You do!! As an owner of a condo unit, you are also a member of your condominium association. As you probably are aware, the association carries insurance on the basic structures and property. Your association insurance does not cover the interior of your unit.

In most states if your building was damaged, you'd find that everything from the framing in – including wall finishing, appliances and fixtures, household goods, perhaps even the plumbing and heating – is your responsibility.

WHO CAN BUY FLOOD INSURANCE?

You can purchase flood coverage at any time – provided that your community participates in the National Flood Insurance Program – but there is a 30 day waiting period for the insurance to become effective – so don't wait until a flood to act.

WHAT ABOUT EARTH QUAKES AND TORNADOS?

Wind damage from tornados comes under the windstorm peril listed on the policy and so it is included. Earth quake damage, however is not covered by a standard policy, and therefore must be added.

For more information regarding these coverages, please call Ceci Nichols or Mary Ellen Lindquist in the personal lines department.