

The O'Neill Group Protection Team

Staying in Touch . . .

March 2009

To Protect You, Your Family, and Your Business



Patrick O'Neill
President & CEO

Make Sure You Are Receiving
All Discounts Available By
Combining ALL Of YOUR
Insurance With Us!

- ☑ Life Insurance
- ☑ Annuities
- ☑ Long Term Care
- ☑ Health Insurance
- ☑ Disability Insurance
- ☑ Mortgage Protection
- ☑ Personal Cars and Trucks
- ☑ Classic and Antique Cars
- ☑ Motorcycles
- ☑ Boats and Watercraft
- ☑ ATV's & Recreational Vehicles
- ☑ Snowmobiles
- ☑ Vacation Property
- ☑ Flood
- ☑ Renter (Tenant) Protection
- ☑ Condos & Townhomes
- ☑ Rental & Investment Property
- ☑ Business Liability
- ☑ Business Property
- ☑ Business Cars and Trucks
- ☑ Schools
- ☑ Retailers and Strip Plazas
- ☑ Professional Offices
- ☑ Contractors
- ☑ Manufacturers
- ☑ Apartment Buildings

We Are Here For You!

Wow! A lot has happened since our last newsletter! The challenges we face now are new, unprecedented and something many of us have never experienced in our lifetimes. From what I read and study, we are in for a very challenging year. However, I feel we are in this together and as Americans we can and will meet every challenge we face and emerge from this stronger.

Personally and professionally we are not changing *who* we do business with, just *how* we do business. Over the years we have built strong and dependable relationships with our insurance carriers, and thankfully so. Now, when you need it the most, we can rely on them to provide us the expertise we need to be competitive and be here for you. We demand excellence and in turn you can demand the same from us. As a result, we are adding personnel to be the best in this challenging time. You will continue to see, we are the people you can depend on to take care of your protection needs.

Planning for the present and the future is more important now than ever before. Now is the time to meet with your Protection Specialist to take advantage of all the discounts and protection tips that we have available. Now may be the time you need us as your advisor more than ever!

On a personal note I'd like to relate a story that happened to my parents recently when they were travelling to their winter home. Along the way the airline lost a piece of luggage, which was bad enough. Even worse, they could not speak to a real live human being to help them! They either were lost in voice mail or put on hold indefinitely. It was an agonizing experience, and difficult for me because I was unable to be there to help them. Why do I share this story? To make you a promise.

I promise that this will never happen to you when dealing with The O'Neill Group. The protection you purchased comes with a local agent – US! You will be able to talk with the person who is in charge of handling your protection. And you will always have us on your side as your advocate if and when you need our help. Please call us TODAY to set up a review of your protection if you haven't met with us within the last year.

Featured Business

Thurber's Fine Jewelers

Bob Thurber, owner of Thurber's Jewelers in downtown Wadsworth, started his career designing and creating jewelry, then selling his work to jewelry stores. Over 20 years ago, his sister encouraged him to start his own jewelry store here in Wadsworth, thus Thurber's Fine Jewelers was born. Bob and his brother Bill strive to have the latest innovative designs by travelling the world searching for unique and special pieces. If you have a special request, one of their 3 in-store jewelers can create an heirloom quality piece of jewelry. Outstanding service is the key to their success. By paying attention to detail and doing all repairs in-house, you will receive excellent care at Thurber's! You can visit them on the web at www.thurbersjewelers.com.



Bob & Bill Thurber and staff



"The O'Neill Group's philosophy is the same as ours. I don't have to worry about a disaster because I know they will partner with me to get it solved. I have a high degree of confidence in them."



Tom Van Auken
CPCU, ARM, CIC
Executive
Vice President

Directors & Officers Liability

Corporations are made up of many different layers. At the operations level, you have staff employees who carry out the daily operations of the company at the direction of others, and supervisory and management personnel oversee the operations. At upper levels of management, you find officers of the company, and then finally you have the Board of Directors.

Since the officers and the directors are entrusted with the responsibilities of daily company management and oversight of the company, both have an exposure to loss resulting from carrying out their duties. They are also subject to unfounded accusations that may require substantial defense costs.

Stepping up to provide this protection is the Directors and Officers Liability Policy (D&O). D&O protects directors and

officers against claims involving allegations of wrongful acts occurring while performing their respective duties.

D & O Liability Insurance is divided into two separate coverages:

- Reimbursement for the corporation for payments made to directors and officers for expenses incurred by reason of claims made against the director or officer for alleged wrongful acts. This reimbursement must be provided for in the company's by-laws.
- The second part actually pays on behalf of the director or officer.

Common D&O claims involve claims by stockholders, creditors, violation of regulatory statutes and anti-trust or securities violations.

WE ARE LOOKING TO ADD TO OUR TEAM!!

Part-Time Position Available in our Life and Health Department

- Minimum three years experience in Group Benefits required
- Group Health experience a must
- Must be a team player
- Motivated to learn and grow
- Prior Customer Service experience a plus

Email resume and cover letter to Jody Maibach at
jmaibach@oneillinsurance.com

Referrers Of The Month

Walt & Nancy Allen

Tom Chalfin

Constellation School

John & Joette Davis

Bill & Carol Lovell

Palmyra Acres

Jack & Kathy Pogue

Fred & Liz Schordock

Charlie & Lillie Shoates, Jr.

Karl & Deb Winkler

Thanks to all our clients & friends who graciously referred their family, friends and associates to our agency. Because of them, a local charity has benefited. Want your favorite local charity to benefit? Just refer your friends too!

Insurance Term of the Month

"Extended Non-Owned Liability"

Somewhere in the depths of nearly every personal auto policy, you will find an exclusion for an auto (other than those listed on your policy), that is "furnished or available for the regular use of you or any family member." What does this mean? It means that you do not have any excess liability coverage when operating a "non-owned" auto, such as a company car or truck provided for you or any household family member. The difference between this and borrowing a car would be that the borrowed car is not furnished and available for your *regular* use.

In the case of a company vehicle, the company policy would be the primary coverage, but what if the damages went above their limits? Do you know what type of insurance they carry? Do you know that premiums are always paid on time? Extended Non-Owned Auto Liability coverage is an endorsement that can be added inexpensively to personal auto policies, and *removes* the exclusion (which in the insurance world, means you would have the coverage - two negatives make this a positive). There are other situations where this exclusion could apply, so please call us today to discuss how to make sure all autos you may drive would be covered.

YOUR #1 Protection Team *FREE Quick Tips!*

Judy



Boys make better drivers with girls in car

A recent study found that when a girl is in a car with a young male driver, he slows down and drives more carefully. The opposite is true if there is another young male in the car.

However, when a teenage girl is alone in the car, she drives more safely. Put another person in the car, girl or boy, and a teenage girl will drive with less regard for safety.

The Insurance Institute for Highway Safety reports that when there is a teen passenger in the vehicle with a teen driver, the risk of crash is twice as high. With two or more passengers, the risk can climb to five times as high. While all but 17 states restrict the number of passengers new drivers can carry, parents must be the main enforcers as law enforcement generally ignores the restriction unless the teen is involved in some other infraction.

Kathy



Understanding leaky pipe losses

An often misunderstood claim involves pipes that leak from within a confined wall. Leaking water can cause serious damage to drywall surfaces, and if a leaking pipe goes unnoticed for a period of time, mold can accumulate in the wall and require expensive remediation.

Imagine you have a large wet spot on your living room ceiling and you call us. We explain that there is no coverage for the repair to the leaking pipe itself if due to gradual deterioration, or wear and tear. If it is determined that the damage to the ceiling was caused by the sudden release of water from the plumbing system (and is not caused by water otherwise excluded in the policy), your policy would pay for the damage to the wet ceiling, as well as the cost to tear out and replace that part of the structure needed to get to the burst or leaking pipe.

Vickie



Home insurers bitten by \$350M in dog claims

Man's best friend is sinking its teeth into homeowners insurance costs. Dog bites now account for one-third of all homeowners insurance liability claims, costing \$356.2 million in 2007. The average claim tops \$24,000!

Homeowners and renters insurance policies typically cover dog bite liability. Most policies provide \$100,000 to \$300,000 in liability coverage. If the claim exceeds the limit, the dog owner is personally responsible for all damages above that amount, including legal expenses. (Good reason for an Umbrella liability policy)

Ways to reduce the chances of a dog bite: 1. Spend time with a dog before adopting it. 2. Use caution when bringing a dog into a home with an infant or toddler. 3. Have the dog neutered. 4. Socialize the dog with other dogs and people. 5. Play non-aggressive games like 'go fetch'. 6. Never approach a strange dog.

Winter Beauty Equals Winter Damage

Wow, what a winter we have had! Second snowiest January on record and those below zero temperatures sure do get your attention! But when it comes to your home, freezing winter temperatures with snow and ice buildup can cause extensive damage. Ice dams are thick ridges of solid ice that build up along eaves and are common in this kind of weather. Dams can tear off gutters and loosen shingles, allowing water to back up and leak into your home. The damage is not pretty: peeling paint, warped floors, stained ceilings, and soggy insulation in the attic.

How it happens: Heat collects in the attic and warms the roof, but not the eaves. Snow melts on the warm roof and then freezes on the cold eaves. Ice accumulates along the eaves and causes a "dam." Melted snow from the roof backs up behind the ice and goes through the shingles. Your first thought may be to hack away at the ice with a hammer or chisel or try to heat the ice to melt it. Both of these can cause serious damage to your roof or gutters.

Two ways to fix the immediate problem when the water is leaking in: 1) Blow cold air in with a box fan into the attic. Aim it at the underside of the roof where the water is leaking in, and the water will freeze in its tracks. 2) You can also use a long-handled roof rake to get the snow off the roof (while standing safely on the ground).

When the weather warms up, to reduce your chances of water damage, avoid having a "warm attic" by insulating the attic floor and make sure your attic has adequate ventilation to provide a continuous flow of cold air through the attic, which only be a few degrees warmer than the outside air. Make sure all previous leaks and damaged insulation has been repaired, and make certain you have adequate ventilation providing a continuous flow of cold air through the attic.



111 High Street, Wadsworth OH 44281

Website: www.oneillinsurance.com

E-Mail: insurance@oneillinsurance.com

Phone: (330) 334-1561 or
(800) 334-1561

PRSR STD
US Postage
PAID
Akron, OH
Permit NO 286

*The O'Neill Group
Protection Team
Staying in Touch...*

Inside this issue...

- ♣ We Are Here For You
- ♣ Thurber's Fine Jewelers
- ♣ Directors & Officers Liability
- ♣ Referrers Of The Month
- ♣ Expanding Our Team
- ♣ Extended Non-Owned Liability
- ♣ Your #1 Protection Team FREE Quick Tips
- ♣ Winter Beauty Equals Winter Damage
- ♣ Introducing Jennifer Juengel

Our Newsletter Sponsor:



Introducing Jennifer Juengel

Jennifer first came to our agency nearly a year ago to our Life and Health Department, with five years of Benefits Administration experience.



After graduating from Copley High School, she attended Bowling Green State University, where she graduated with a Bachelors Degree in Communications with a focus in Human Resource Management. She moved to Wadsworth a little over 2 years ago with her husband Ben, and two boys, Luke and Josh.

Jen is responsible for client service and new business in our Life and Health Department, including group health benefits, individual health, life insurance, disability income, and long term care. We are very excited to have Jen on board!

Thank You to these clients who recently took the time to meet with us to review their coverage.

- | | |
|---------------------------------------|-------------------------------------|
| ♣ <i>Jerry & Jorja Allen</i> | ♣ <i>Dave Greenwald</i> |
| <i>Janice Althaus</i> | <i>Nick Kundmueller</i> |
| <i>Mike & Denise Bennett</i> | <i>Pat & Victoria Lucas</i> |
| <i>Jim & Vickie Bickett</i> | <i>Pier Associates</i> |
| <i>Bidinger Brothers Enterprises</i> | <i>Bill & Stacy Reep</i> ♣ |
| <i>Dean & Debbie Billings</i> | <i>Janet Richter</i> |
| <i>Tom & Christine Brajkovich</i> | <i>Jim & Sharon Rupp</i> |
| <i>Jim & Susan Fajt</i> | <i>Juli Uecker</i> |
| ♣ <i>Dave & Nancy Glancy</i> | <i>Mark & Patricia Waickman</i> |

Kaye Wolfinger



Kaye came in for an annual review with MariLou Franczkowski

"We've really appreciated the excellent service that The O'Neill Group has given us. They have helped us to consolidate many policies together and have ALWAYS provided excellent service (and quick response) to our inquiries and questions. As we grow our Real Estate Investment business - we continue to rely on MariLou and The O'Neill Group as our ONE STOP SHOP for all our insurance needs.

Our goal has been to establish & maintain one company to handle our insurance needs. Not only has The O'Neill Group been able to assist us in doing that...but they are very cost competitive as well. You make things much easier for us, and I know we can count on you whenever we have questions or need anything." **Mike & Kaye Wolfinger, Wadsworth**