

The O'Neill Group Protection Team

O'Neill Insurance Agency ❖ DiCresce Insurance Agency ❖ David Elliot Insurance Agency

Staying in Touch With Good News...



Happy Father's Day!

June 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

Your Protection Is NOT An Accident, EVER!

You can cut that out and put it on your refrigerator! If that statement is true, and I believe it is, how do you make sure you never hear these 7 painful words: "I'm sorry, that could have been covered." The answer is simple and it's what sets us apart from other agents - through your participation in your protection plan, with the counsel of our professionals. We call it **Your Maximum Protection Review**. With over 200 years of staff experience under our belts, we have it down to a science and have discovered that **THIS ONE THING** really saves you time, money & frustration in the long run. Staying current with your protection program, with our help, gives you the maximum protection at the lowest cost and really saves you money.

You've probably read it here before, but it bears repeating. The true cost of insurance is a simple formula. It is the premiums you pay + your deductible + any uncovered claims. So, the real secret to maximum protection is to avoid any uncovered, but insurable claims. Simple? Yes. Can we do it for you? Yes, but we need your help!

It's a Partnership Between You and Us

We help you purchase the right coverage that uniquely fits you and your situation, but it takes two. Knowing you and knowing about you and your business are the main ingredients in this recipe for success. It's a system we have developed and want you to experience.

"The nicest thing about the annual review is that it makes me feel sure that we aren't overlooking something that we should be covering. Now I know that all is taken care of because Patrick and Vickie come by and we talk over everything we have done that year. It's a great system." Ann Brennan, Akron, OH

By the way, just like Ann, you too can experience the peace of mind that results from the Maximum Protection Review. And the best part? It's FREE!

Remember, your protection is NOT an accident, ever. Call today to experience this for yourself. Until next time,

Patrick O'



'Max' O'Neill, *Maximum*
Protector of All You Own
max@oneillinsurance.com

Hi, I'm Max and I just graduated from obedience school. That's me in the graduation cap. Hey, I want to dispel any rumors right up front — I am not a Pit Bull. I am a purebred Boston Bull Dog and have the papers to prove it. Do you think my family would own a pit bull, being in the insurance business and all? No way, José! Well, I am a rescue dog, sort of. Lauren O' owned me for awhile but she couldn't keep me because she moved into an apartment, plus she is a college student and she keeps very strange hours. So I ended up with Patrick and Pam. I am three years old this year and feel like I am 21 in human years. And this month I got a big surprise! The nice people at The O'Neill Group asked me to become their mascot. Can you believe that? WOW, that made my day! They think I'm smart and I am going to prove them right. I hope you think so too.

Please turn to page 3 for Max's Best Doggone Insurance Advice . . .

Insurance Term of the Month

"Motor Vehicle" on the Homeowners Policy?

You Must Read This One!

"Motor Vehicle" as defined in a homeowners policy: "A self-propelled land or amphibious vehicle." Did you know that most homeowners policies provide property coverage for only certain "motor vehicles" – those that are not required to be registered for use on public roads or property AND which are used solely (very important) to service an insured's residence? Examples would include a riding lawn mower, riding snow blower, utility vehicle, and golf cart, IF used solely to service the premises. Also covered for property would be vehicles designed to assist the handicapped, such as a motorized scooter that provides mobility for a handicapped person.

So...what about liability? **This is why you must read this article.** If you have any type of "self-propelled" vehicle from a farm tractor, riding lawn mower or golf cart, to a jet ski, motor scooter, snowmobile, ATV or even a battery-operated Barbie car, please call us! This gets complicated, and there are exclusions which could be putting you at risk! The best way is to analyze each situation and make you aware of what is and isn't covered under your policy. Riding lawn mowers and riding snow blowers used solely for your residence are covered for both property and liability. But if you take these off your property to mow the cemetery lawn or blow snow off your neighbor's driveway, you have an uncovered exposure to a lawsuit.

If you have this situation or you have a friend or family member that does and is not properly protected, PLEASE call us. We will advise you of the best way to cover this potential gap in your protection, that *really* saves you money in the end.

Jody

R.I.P. Old email Address!

We get mail - But sometimes we don't! If you send us an email and we don't respond within a day or two, one explanation is we didn't get it because our email addresses have changed.

Visit our website www.oneillinsurance.com to get all our updated email addresses.

Referrers Of The Month

- | | |
|------------------------|-----------------|
| Otto Bossard | Keith Stoller |
| Toby & Melissa O'Neill | Susan School |
| Bill & Marie Ginter | Ben Landis |
| David & Kristi Jack | Kyle Koppes |
| Karen Frey | Dave Haller Jr. |

THANK YOU!

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

Keys To Success

Change Your Routine To Keep Focused

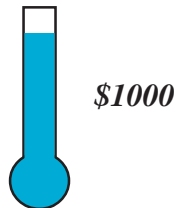
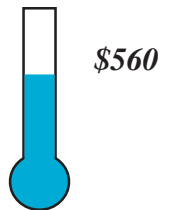
Most people prepare for work each day in the same way. They eat the same breakfast, listen to the same radio station on the way to work, etc. By doing so, they put themselves on cruise control, much the same as you put your car on cruise control. For those days when you need to focus and you're ready to work, **change your routine.** Get up a half-hour earlier, eat at a restaurant for breakfast, exercise early, or rearrange your office. Do something that you wouldn't normally do to change your routine, to get off autopilot. You'll find that changing your routine even slightly will help you focus on the special task that you have ahead of you.

Exclusive New Service For Our Clients Only - Referring Your Business

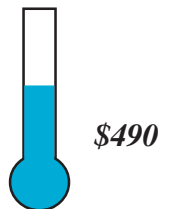
We are always looking for referrals, so what if we return the favor? Need a contractor? Architect, lawyer, landscaper, or photographer? Call us! There is a good chance one of our clients can help you. We have compiled a list of all our clients by business category and will provide their name to you if you are looking for their type of business. **This is a good time to help each other** now, isn't it? Call if you need some help!

Referral Reward Goal - \$5,000!

Please Send Us Your Family, Friends and Co-Workers




RAYMOND V. TRKOWI MEMORIAL SCHOLARSHIP, ST. VINCENT-ST. MARY



Max's Best Doggone Insurance Advice

Tips to Protect Your Assets and Worry Less, Guaranteed!

(Continued from page 1) So here is my first tip: PLEASE read what the smart people at The O'Neill Group have to say in the newsletter. They really want to protect YOU! That's all they ever talk about. In fact it kind of makes me crazy! Can you do me a favor? Call them for your Maximum Protection Review and tell them Max sent you. Talk to you later! -Max. 

P.S. Have your pet email me at: max@oneillinsurance.com and let me know what you think about my picture and being the mascot for The O'Neill Group. When they do, we'll donate \$5 to an animal rescue shelter.

MariLou



Kathy



Kristin



Why Does Their Insurance Pay For My Tree?

Hello everyone. I would like you to visit me for a Maximum Protection Review and see the pictures of my family and my dog Minnie, a Jack Russell terrier. While you are in, I would like to learn more about you and your family and make sure you are properly protected.

In the meantime, I want to share with you something that makes my clients crazy when it happens. It has to do with TREES. Trees are beautiful (Minnie loves them!) except when they fall on your house or in your lawn, or worse on your neighbor's house or lawn. Why? Unless you are negligent (which is extremely rare), when a tree falls on your neighbor's property, it is usually a result of wind or lightning which is NOT your fault and therefore NOT your responsibility. Their policy would be responsible, just as if their tree falls on your property, it would be your responsibility. You are probably thinking that is not very neighborly. And I agree, but that's how insurance works when it comes to falling trees. You always have the option of paying for it yourself, but if you want insurance to take care of it, the above scenario is how it will work.

Now, if the tree simply falls on your property and doesn't damage a structure, most policies offer limited coverage for debris cleanup, usually between \$500 and \$1,000. When you are in to visit me, I will be happy to review this and other insurance limits with you. Thanks for your business.

Kathy

Best Doggone FREE Home Security System

If you don't have a dog, or if yours is like mine and isn't much of a guard dog, (you'll meet him next month) I have a tip that you will really appreciate - a free home security system. Put your keys beside your bed at night (I keep my extra set in the top drawer of my night stand). If you hear a noise outside your home or apartment or someone trying to get in, just press the panic button to sound your car alarm. Test this to make sure it will go off from your bedroom. This same security system can be used when you park your car in the parking lot. Keep them in your hand as you walk to your car and press the button if you feel you may be in any danger.

Kristin

Individual Health Insurance

Hi, I am Kristin and I am new to The O'Neill Group. Here is my first tip for you! Have any of your children recently graduated or moved out and are on their own now? Has anyone recently lost a job and now are in need of health insurance? We offer individual health insurance to fill the gap until they are covered on a group plan. Call me - I can help them with a very competitive, low-cost plan with excellent protection.

MariLou

Featured Business

Top Designs, LLC

Top Designs, LLC had a modest beginning when it was founded by Dean and Kellie Thompson in 1997. Back then, their company originally fabricated laminate countertops out of the garage at the Thompson's residence. They have experienced substantial growth allowing them to relocate to their current facility at 1700 Wall Road in Wadsworth. Now they are able to offer all types of countertops: laminate, solid surface, granite and quartz surfaces. However, Top Designs is not only a countertop manufacturing company, but also a kitchen and bath design center with an in-house designer on staff. "Taking the time to understand what the customer's wants and needs are, then finding the best product for them, makes for a happy customer," is Dean's philosophy. Visit them on the web at www.topdesignsllc.com.



Dean Thompson

"My claim was handled without any lengthy paperwork or questions. The O'Neill Group helped us get back to business immediately, thank you!"





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Our Newsletter Sponsor:



Newest Member Of The O'Neill Group



'MAX' O'NEILL

Maximum Protector of All You Own

See more photos of me on Facebook
max@oneillinsurance.com

P.S. The O'Neill Group is super pet-friendly. When you come in for your Maximum Protection Review, make sure you get your treats for your pets.

Recent Partners In Our Maximum Protection Review Program. 🐾 Congratulations! 🐾

- Dr. Mike & Laura Adolph
- Jim & Phyllis Alekna
- Allegro Properties, Inc.
- Joseph & Mary Jean Allen
- Ann's Pastry
- Tom Babyak & Karen Berry
- Tom & Annette Bader
- John & Anne Baranek
- Tom & Chris Baugh
- Bob & Lorelei Beltz
- Raymond & Shirley Benson
- Ellis & Bertha Blamble
- Scott & Dianne Coon
- Crooked River Saloon
- Cycle Therapy
- Database Marketing, Inc.
- Terri Drogell

- Chris & Tricia Easton
- Bill & Dottie Eckenrode
- Mike & Karen Flanigan
- Emma Flemmer
- Steve & Holly Goetz
- Valerie & Terry Griffith
- Richard Grudosky
- Chad Haller
- Ron & Kim Hart
- Ken Haver
- Scott Hawk & Fang Ling Kuo
- Hospice & Palliative Care of Greater Wayne County
- Hottle & Associates, Inc
- Kent Houser
- IUR, Inc.

(continued on insert)

Welcome David Elliot Insurance Agency
Effective April 6th they now reside in beautiful downtown Wadsworth! More in our next issue.

