



Summer 2016



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INDEPENDENCE The American Advantage

This Independence Day we celebrate our nation's 240th birthday! "Independence" is that strong human drive for freedom in our personal, political and business lives. It has given America an advantage over competing countries and economies, and made us the most powerful nation on earth.

Independence is what American Insurance was founded upon in 1922. We are a fourth-generation "Independent Insurance Agency" that is owned and actively operated by the Sullivan family. We represent America's leading insurance companies and write thousands of policies of every type and kind of insurance.



John B Sullivan, CIC
 President

For Insurance, here is how our independence provides you the "American Advantage":

- ★ We provide multiple quotes from competing insurance companies to assure you the best coverage choices, quality service and lowest premium rates.
- ★ We have direct relationships with select companies to provide deeply discounted preferred insurance policies to our personal and business clients.
- ★ We have experienced agents to analyze your unique insurance needs, provide creative solutions, and personalized service.

American Insurance is an Agency of proven professionals with experience and specialized knowledge for every insurance need – auto, home, business, farm, bonds, medical and life.

We believe in the strength of Independence. That's why American Insurance is proud to have sponsored the Lewiston-Clarkston valley's Independence Day Fireworks celebration for 31 years. Thank you for trusting us with your insurance needs.

(See Fireworks Schedule - Pg 2)



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 Life

Roadside Assistance Help when you need it most!

Direct Customer Service

Personal Lines Services

(Auto, Home, Renters, MC, Boat, RV, ATV)

Lewiston Customer Last Names

A to G - Tina Heitmann, CSA
(208) 816-4393 TinaH@Am-Ins.com
H to M - Lori Chapman, CISR
(208) 816-4394 LoriC@Am-Ins.com
N to Z - Helen Duman, CSA
(208) 816-4395 HelenD@Am-Ins.com

Moscow Customer Last Names

A to Z - Dina Inman, CSA
(208) 882-8544 Dinal@Am-Ins.com
A to Z - Jennah Smith, CSA
(208) 816-4165 JennahS@Am-Ins.com

Commercial Lines Services

(Farm, Business, Bus Auto, Workers Comp)

Lewiston Business Names

A to J - Anna Franklin, CSR
(208) 816-4583 AnnaF@Am-Ins.com
K to Z - Heather Browning, CISR
(208) 816-4584 - HeatherB@Am-Ins.com

Moscow Business Names

A to Z - Karen Virgin, CSR
(208) 816-4587 KarenV@Am-Ins.com



Picture this selfie....

you on a lonely stretch of highway with your car broken down and no help in sight! Not a pretty picture or a happy thought. Before you take that summer driving vacation or long weekend road trip check to see if you have added **Roadside Assistance** to your personal auto policy.

It's more than just towing!

Roadside Assistance is an optional coverage that can be added to most Personal Auto Policies. Normally, for less than \$10 in premium per vehicle per year, you can add this coverage so a trained auto repair professional will be on the way to help you after a mechanical breakdown. The coverage varies from company to company and state to state but here are the normal extra coverages available under **Roadside Assistance**:

- * **Repair Labor** - Up to one hour of labor at the scene of a mechanical disablement. The customer is responsible only for the cost of associated parts needed for repair.
- * **Battery jump-start** - to get you going again.
- * **Flat tire change**.
- * **Emergency fuel & fluid delivery** - the customer pays only for the cost of the fuel or fluid.
- * **Lockout assistance**.
- * **Towing** - The provider will attempt to fix the problem at the scene. However, if that can't be done, they will tow the vehicle to the nearest qualified place where necessary repairs can be done during regular business hours.



Philip Sullivan, CIC
Personal Lines Mgr

- * **Winching** - for up to 100 feet from the road.

Consider adding **Roadside Assistance** to your personal auto policy. This coverage may save your next vacation, provide help when you need it most, and give you peace of mind. Call your American Insurance customer service agent to review and add this coverage.

Celebrating 31 Years as Major Sponsor **Independence Day Fireworks**

- The Sullivans invite you -
July 4th at Adams Field
Clarkston High School

INSURANCE?

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Community Spirit **Schedule of Events**

6:00pm

Gates Open

8:00pm

WORKING POOR

Live Music

10:00pm

FIREWORKS

Aerial Display
Food & Concessions

Suggested gate donations:
\$1.00/person or \$5.00/family

★ **Join Us July 4th** ★

The Sullivans & staff invite you to the Adams Field. Bring your lawn chairs and blankets, enjoy live music, eat food and goodies, and watch the aerial fireworks display up close. Make it a family tradition. See you there!



Shawn D Sullivan, CIC
Vice President

Insuring Trailers

Do I need specific coverage?

During the summer months we hitch up our pull trailers for fun and work. We use trailers for personal use to haul our boats, campers, ATVs, and golf carts or haul landscape trimmings and trash. Contractors use trailers to haul supplies, goods, materials and equipment. Often the insurance on those trailers is forgotten or is a source of much confusion. Understanding when you need to specifically insure your trailer will protect you from uncovered losses.

First, it is helpful to separate trailer insurance into two categories – Trailers Owned or Used Personally and Trailers Owned or Used by Business. Auto Liability and Physical Damage are the two primary coverages needed.

✓ Trailers Owned or Used Personally

Liability - the "key" to understanding liability for your trailer is this: *The Personal Auto Policy (PAP) defines "your covered auto" to include "any trailer you own". And, the PAP defines an "Insured" as "you or any family member for the ownership, maintenance or use of any auto or trailer."* So, any trailer you own or use (borrow or rent) is covered for auto liability under your PAP, even if not specifically listed on the policy. Auto Liability is extended to you for trailers when being towed and when unhitched.

Physical Damage - this coverage is not automatic and is often overlooked. You must specifically add your trailer to your Auto or RV Policy in order to insure it for physical damage.

✓ Trailers Owned or Used by Business

If you own a business that has vehicles insured under a Business Auto Policy (BAP), then you have serious liability exposures for trailers used in your business. Depending on the ownership, operator, hauling vehicle and weight of the trailer, coverage may or may not apply.

Liability - the "key" to understanding liability for your trailer used in Business is this: *The Business Auto Policy (BAP) defines an "auto" as a "land motor vehicle, trailer or semitrailer designed for travel on public roads". And, the BAP defines an "Insured" as "you or anyone else while using with your permission a covered auto (includes trailers) you own, hire or borrow."* So, the BAP provides auto liability coverage for trailers used in the business but adds the following restriction:



Liability coverage is limited to "Trailers with a load capacity of 2,000 pounds or less".

That means no auto liability coverage is provided for trailers with a load capacity of over 2,000 lbs unless specifically insured on the Business Auto Policy

Physical Damage - this coverage is not automatic. You must specifically add your trailer to your Business Auto Policy in order to insure it for physical damage.

DANGER ZONE - Trailers are a red flag for business owners. If you have a Business Auto Policy then we highly recommend you specifically insure trailers you own, hire or borrow. Please call your Commercial Agent at AMERICAN INSURANCE to review your special trailer coverage needs.



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Local Agents are ready to help you or quote online at www.Am-Ins.com

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Shawn D. Sullivan
CIC - VP



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We need to work together.
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✓ When insurance rates jump up too much - **call us first.**
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✓ When you just want to find out if there is a better deal - **call us first for a Marketplace Double Check.**



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