



# Teensurance™ provides a range of ways to keep teen drivers safer.

It's all about providing parents peace of mind while teens earn their freedom. The Teensurance Package includes:

### 24/7 Roadside Assistance

Even the safest drivers can run into mechanical difficulties. That's why our roadside assistance provides comprehensive service that is available to your teen 24 hours a day, 7 days a week. Your teen can call upon this service in case of a roadside emergency - even if they are riding in a friend's car. As a parent, knowing that someone can be there even when you can't be creates peace of mind that goes a long way.

### Covers your teen in most vehicles in these cases:

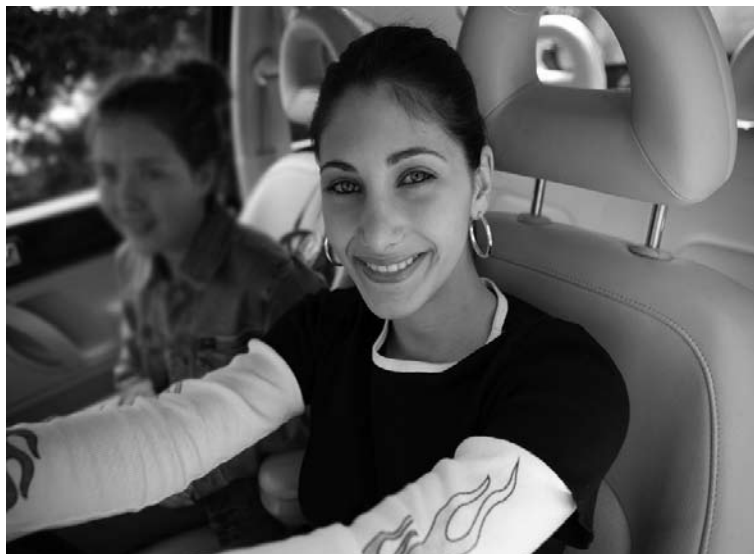
- Out of gas
- Flat tire
- Stalled vehicle
- Dead battery
- Locked out

### Safety Beacon(TM) Convenience and Protection System

Letting your teen drive without you is an important step, but can be stressful for you as a parent. The Safety Beacon Convenience and Protection System uses a professionally installed GPS-based vehicle monitoring device that delivers real time notifications to help keep you aware of the habits of your new driver.

### A professionally installed GPS vehicle monitoring device that enables:

- Stolen vehicle tracking and retrieval support
- Remote door unlock\*
- Speed limit reminders
- Vehicle location tracking
- Safe driving zones
- Curfew reminders



### TeenDASH for Safety™ Assessment

Tools to help parents identify attitudes that put kids at risk and strategies to help teens make better choices at the wheel.

### Parent Resources

Practical tools and strategies to help change the conversation.

- Parent/Teen Contract
- Parent Guide—Preparing Your Teen for the Road Ahead
- Insurance Rate Explorer

Talk to a friendly Stonebraker Insurance Agent today for more information about Teensurance or visit our website, [www.stonebrakermcquary.com](http://www.stonebrakermcquary.com) to learn how to keep teens safe.

\*Power door locks required

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**Push the button.**  
[stonebrakermcquary.com](http://stonebrakermcquary.com)

## Protect your **Livestock & Equine** Investments:

### Livestock Investment

Insure the smallest herd with a Livestock Risk Protection (LRP) or Livestock Gross Margin (LGM) policy—as few as one head of cattle or swine. Available for producers of swine or cattle.

### Equine Investment

As a horse owner, you appreciate not only their beauty, but their value as well. You need to protect your investment. Your friendly Stonebraker McQuary agents are uniquely capable of serving the needs of horse owners. In part, this is due to our vast network of resources. Our agents are supported by a team of equine insurance underwriters and specialists. When you and your vet need to make quick decisions, our network is there for you.



## Choosing a **Group Health Plan** for your Business

Finding the right group health plan for your business can be downright intimidating: sorting through lists of insurance companies and plans; checking and re-checking the dollars and totals for deductibles and co-pays; making sense of plan limitations and exclusions; and deciphering a dictionary's worth of insurance-speak. It's enough to make anyone feel like a high-school freshman again.

You don't have the time for all this research and number crunching. But can you really afford to leave it on your "maybe someday" list? As the cost of medical care rises, the risks of not having health insurance are more apparent than ever. Today a single injury or illness -if uninsured- can leave a family in financial ruin. Moreover, group health coverage is a key benefit of employment. You may not be able to hire and keep the best employees without offering health coverage. The point is: don't procrastinate!

But take heart: a little basic knowledge can help you shake off those freshman jitters. Here are three quick lessons to help you find high-quality insurance at a reasonable price:

- Know the type of benefits you need
- Ask your Stonebraker McQuary Insurance Agent to shop for multiple quotes
- Take full advantage of all available tax benefits

## Using Propane at hunting camp is nice, just be safe!

If you are one of the millions of hunting enthusiasts who love to take some of the comforts of home to the great outdoors, make sure to be aware of the safety guidelines for transporting and using propane to power your hunting camp appliances.

### Install a Carbon Monoxide Alarm (CO) and Propane Leak Alarm

Without adequate venting and fresh air, propane appliances can rapidly produce dangerous levels of CO. Because CO is an invisible, odorless and tasteless gas there is no way of knowing if a dangerous concentration is imminent without an alarm. Along with a CO alarm, it is a good idea to equip your camp tent with an electronic propane leak alarm.

### Store and Transport Propane With Care

Gas cylinders, relief valves and regulating equipment must be located either outside the vehicle, or in a gas compartment tight in the interior. This allows any leaks to flow to the outside air.

You should also keep cylinders out of harm's way. Use the designated spaces for storage and transportation when traveling to your hunting camp destination. Roof-mounted cylinders are neither safe nor acceptable. Cylinders mounted on the back are also unsafe – unless substantial protection is provided in the event of a rear-end collision.

### Use a Certified Technician

Only a certified propane fitter may legally install or remove propane piping, tubing equipment and appliances in any propane equipment.

### Refill With Care

When it is time to top off on propane, it is important to shut off all appliance burners, pilot lights, and automatic ignition switches.



## Business Interruption Insurance **can Keep You In Business**

### Business interruption Insurance

Business interruption insurance can be as vital to your survival as a business as fire insurance. Most people would never consider opening a business without buying insurance to cover damage due to fire and windstorms. But too many small business owners fail to think about how they would manage if a fire or other disaster damaged their business premises so that they were temporarily unusable. Business interruption coverage is not sold separately. It is added to a property insurance policy or included in a package policy.

A business that has to close down completely while the premises are being repaired may lose out to competitors. A quick resumption of business after a disaster is essential.

- Business interruption insurance compensates you for lost income if your company has to vacate the premises due to disaster-related damage that is covered under your property insurance policy, such as a fire. Business interruption insurance covers the profits you would have earned, based on your financial records, had the disaster not occurred. The policy also covers operating expenses, like electricity, that continue even though business activities have come to a temporary halt.
- Make sure the policy limits are sufficient to cover your company for more than a few days. After a major disaster, it can take more time than many people anticipate to get the business back on track. There is generally a 48-hour waiting period before business interruption coverage kicks in.
- The price of the policy is related to the risk of a fire or other disaster damaging your premises. All other things being equal, the price would probably be higher for a restaurant than a real estate agency, for example, because of the greater risk of fire. Also, a real estate agency can more easily operate out of another location.

### Extra Expense Insurance

Extra expense insurance reimburses your company for a reasonable sum of money that it spends, over and above normal operating expenses, to avoid having to shut down during the restoration period. Usually, extra expenses will be paid if they help to decrease business interruption costs. In some instances, extra expense insurance alone may provide sufficient coverage, without the purchase of business interruption insurance.

## Is Your Home Covered? These People Thought so.

According to a National Association of Insurance Commissioners (NAIC) survey,

- 33% of U.S. heads of household incorrectly believe flood damages would be covered by a standard homeowners policy, despite extensive media coverage on Hurricane Katrina.
- 68% think vehicles stolen from or damaged on their property are covered.
- 51% think damages from a break in the water line on their property are covered.
- 37% think damages due to a break in the sewer line on their property are covered.
- 35% think damages from earthquakes are covered.
- 34% think damages from mold are covered.

NAIC provides extensive information, tips and considerations regarding homeowners insurance on its consumer education Web site, Insure U ([www.InsureUonline.org](http://www.InsureUonline.org)). To make sure you have the coverage you need, contact your helpful Stonebraker McQuary Insurance agent.



Those with Safeco policies can get a **15% discount** if they have teen drivers and add our new Teensurance™ product.

Call us for details.

# Types of Life Insurance

## Term Life Insurance

If you do not currently have life insurance, term life insurance can be a good place to start. Term life insurance provides protection for a specified period of time and is sometimes convertible to permanent coverage, providing you with flexibility as your needs change.

## Whole Life Insurance

Whole life is a form of permanent life insurance that remains in force during the insured person's lifetime and can build cash value.

## Universal Life Insurance

Universal life is a form of permanent life insurance with flexible premiums, flexible face amounts, and unbundled pricing structure. Universal life can build cash value which earns an interest rate.

serving over  
**10,000**  
customers



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insurance

"Our agent, Bob, had **great suggestions** about our auto/home/boat coverage plus he shopped our policies and **we saved \$600!**"  
—Michelle Witthaus, Clarkston, WA

## Corner **Laughter**

### Funny Insurance **Story**

A lawyer and an engineer were fishing in the Caribbean. The lawyer said, "I'm here because my house burned down, and everything I owned was destroyed by the fire. The insurance company paid for everything." "That's quite a coincidence," said the engineer. "I'm here because my house and all my belongings were destroyed by a flood, and my insurance company also paid for everything." The lawyer looked somewhat confused. "How do you start a flood?" he asked.



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