

# Ames Insurance Center

## July 20 | I Newsletter

### Staying Safe in Summer Storms

The office will be closed Monday, July 4th in celebration of Independence Day.

At Ames Insurance Center we realize you're busy enjoying your summer



just like us. We want you to keep enjoying your summer while staying prepared and aware of summer storms.

While tornadoes have been in the news lately due to their devastating effects, lightning also deserves a moment in the spotlight. According to the Federal Emergency Management Agency (FEMA), lightning injures an average of 300 people annually.

Although only 10% of the estimated 100,000 thunderstorms each year are considered 'severe', all of them are dangerous regardless of size. Thunderstorms cost more than \$1 billion in insured losses each year.

One very important thing to note— if you can hear thunder, you are close enough to the storm to be struck by lightning. In this case your best response is to get inside or find some shelter to take cover under.

If you are caught outside during a thunderstorm and there is no accessible shelter you should avoid the following:

high ground, water, tall or isolated trees and metal objects.

If you're at home or close to a radio, a good idea is to listen to weather alerts when you see a storm coming and to check the weather at the start of your day to lower your chances of getting caught out in a storm.

Keep this in mind with the upcoming holiday. It is historically a day with high

number of injuries from lightning with all the people outside enjoying the weather and fun.

Another good way to be prepared is develop your own storm safety kit. In this kit you should include a First Aid kit, flashlight and extra batteries, extra clothing and

blankets, non-perishable food, water in non-breakable containers and anything else you feel is essential. You should keep one of these in a safe location in your home (away from windows) and if you'd like extra coverage you can carry one in your vehicle.

Remember! Just because it there is blue skies out after a storm, you aren't completely safe from lightning strikes. Wait at least 30 minutes after the last clap of thunder or streak of lightning to leave your shelter.

Once the storm is passed and you're safe it's a good idea to check your property and vehicle for damage. If you find damages, one of the important things you need to

do is take steps to prevent more damage from occurring, this could include a simple

temporary repair.

You may give us a call at 515-663-8750 to discuss your options and learn more about the claims process.

#### Did you know:

Each spark of lightning can span 5 miles in length, hold 100 million volts of electricity and reach temperatures hotter than the surface of the sun?



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<http://www.travelers.com/claim/catastrophe-resources/disaster-tips.aspx>  
<http://www.redcross.org/portal/site/en/menuitem.1a019a978f421296e81ec89e43181aa0/?vgnnextoid=b15d518ac2aa0310VgnVCM10000089f0870aRCCR>  
<http://www.nws.noaa.gov/om/severeweather/resources/ttl6-10.pdf>  
[http://news.nationalgeographic.com/news/2004/06/0623\\_040623\\_lightningfacts\\_2.html](http://news.nationalgeographic.com/news/2004/06/0623_040623_lightningfacts_2.html)



## Meet Jessica

**Position:** Marketing Coordinator & Licensed Producer

**Hometown:** Cedar Rapids, Iowa

**Lived in Ames:** for the past 4 years while attending Iowa State University.

**Favorite work task:** helping customers find the right insurance for their needs and writing the newsletter each

month.

**The best part:** of working at the Ames Insurance Center is the people I work with and the great location—close to all the great shops on Main Street.

**When not working:** I can be found at various events around Ames, working on my Adopted Flower Garden, and relaxing with a good book.

**Fun fact:** about myself is that I engage in a ton of crafting hobbies. From sewing to crocheting and everything in between. I enjoy sewing clothing and making accessories. Stop by the office sometime and you just might find me wearing something I made myself the night before!

**I'm looking forward to:** enjoying the summer outside and studying to receive



## Meet Megan

**Position:** Marketing Assistant

**Hometown:** West Branch, Iowa

**Lived in Ames:** since beginning college in Fall 2010.

**Favorite work task:** working on projects around the office that will help us in our day to day work.

**The best part:** working in a great environment and

learning new things every day.

**When not working:** I am taking summer courses so I can graduate in four years with a double major in Marketing and Management, maybe even a minor in Psychology also. I also enjoy baking even though my current kitchen does not.

**Fun fact:** My best friend goes to University of Iowa and we are in the process of

making a blog about our separate experiences at rival schools.

**I'm looking forward to:** making plans for fun weekend trips with both my friends from Ames and friends from home. I also can't wait to make more plans for my trip to China this winter to visit my brother who is currently teaching there.

## Big Customer Giveaway Results



Our Big Customer Giveaway ran from April 1 to June 29. During this time we received many referrals from our customers and want you to know we appreciate each and every one.

We held the drawing for the prizes on June 30th and had some very excited winners! Congratulations to our winners!

Thank you to all of our customers who sent referrals! Remember, we give all of our customers a \$10 gift card for every two referrals you send. Thanks again for making the BIG Customer Giveaway a success again!

In order to improve the Giveaway for next year, we have a short survey that we hope you will take the time to answer. The survey can be found at: <http://www.surveymonkey.com/s/CPYLJX3>

We appreciate your feedback!

## Meet Kim

**Position:** Marketing Assistant

**Hometown:** Woodbine, Iowa

**Lived in Ames:** 1.5 years since transferring to Iowa State University.

**Favorite work task:** Working on marketing projects such as our Big Customer Giveaway!

**The best part:** of working

at Ames Insurance Center is learning all about the process of buying/selling insurance. I've learned so much since February and I'm excited to keep learning!

**When not working:** My two nephews and niece keep me entertained. I also enjoy spending time doing anything outdoors. Kayaking and camping are on my bucket list this summer.

**Fun fact:** I love music-both

listening to and making it. I took piano lessons for ten years and played in many competitions. I'm planning on attending as many concerts as possible this summer as well.

**I'm looking forward to:** visiting the Florida Keys with my parents and spending time with friends from my hometown this summer.



**Did you know?** We're on Facebook & LinkedIn! Visit our Facebook page ([Ames Insurance Center](#)) to get updates that affect your insurance needs and the Ames Insurance Center.

## Renter's Insurance

Let us help you ease your move!

Moving day is just a few weeks away for most renters in Ames. During this time you're busy packing and getting ready for the big day, so let us help ease your move by getting you a quote for renter's insurance. If you're a renter, renter's insurance is a fabulous way to help protect your personal property and it provides personal liability in case of accidents or damages.

Personal property includes all of the items you own that are not a part of the dwelling. Examples of personal property include your clothing, furniture and electronics.

The personal liability coverage of renter's insurance applies when someone is hurt on your property or property is damaged and you are at fault. A good example of this is if you were to cause a fire and the building was damaged you will be held responsible for the damages charged. The liability coverage will help cover these damage costs.

Even though Ames is a great community to live in, renter's insurance does cover any possible theft you may be unfortunate to be a victim of.

The great thing about renter's insurance is that it is customizable to you and

how much personal property you would like to protect.

Some companies offer discounts on your other policies if you pursue renters insurance through them. As always, the discounts vary from company to company but we are here to help you find the best fit for you and your rental property.

If you have any questions on renter's insurance give us a call! We're happy to help ease the transition to your new apartment with renter's insurance that will keep you and your personal property protected.

**"Each Renter's Insurance policy is customizable to you. Meaning you pay for the coverage you want."**

