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INSIDE THIS ISSUE:

**INSURANCE TIP** 1

**WIMBLEDON COMMUNITY RESTORATION** 2

**CROP INSURANCE NOTE** 2

**FATHER'S DAY IS JUNE 19TH** 2

**REFERRAL PROGRAM** 3

**WE GROW BECAUSE OF** 3

**WHAT'S HAPPENING AT TCI** 3

**WHO'S WHO AT TCI** 4

UPCOMING EVENTS:

- June 1st—Doug Johnson celebrates 12 years with TCI.
- June 3rd — Happy Birthday to Ross Almle.
- June 12th—Happy Birthday to Megan Bollman.
- June 18th—Happy Birthday to Bonnie Stangler.
- June 19th—Happy Father's Day.

**INSURANCE TIP**

**Homebuyers Should Explore Insurance Matters**

As home prices show signs of a recovery, it's possible that more buyers will gain the confidence to enter the housing market. Because it will be necessary to insure your home for as long as you own it, you should also address the price and availability of homeowners insurance when considering the financial ramifications of your home purchase.

Investigating insurance issues early in the buying process may help you avoid costly surprises associated with the condition or location of a particular property. In the course of your home search, you might want to address the following issues.

**History of Insurance Claims**

A Comprehensive Loss Underwriting Exchange report or an A-PLUS loss history report can provide details of prior claims for fires, flooding, and other events that may have caused damage to the property. These reports could be a helpful source of previously undisclosed information regarding past or potential problems with the home, some of which could make it more difficult or expensive to acquire insurance.

**Condition of Home**

Many insurance companies want to inspect a home before they will offer to insure it. Homes with older electrical and plumbing systems could cost more to insure. Properties with damaged roofs, overgrown trees, leaning fences, or other visible issues may also trigger higher premiums. Some problems may have to be addressed in order to procure insurance. You might pay less to insure a home with a fire hydrant nearby, or more for one that is not close to water or a fire station. In fact, a home in a remote area that is subject to risk from wildfires and is far from firefighting services could be deemed uninsurable.

**Special Policy for Floods or Earthquakes**

Most homeowners insurance policies protect against a range of perils, including fire, lightning, wind, hail, vandalism, and theft. However, flooding and earthquakes are typically not covered by standard policies. In areas that are documented as flood zones, your lender may require the purchase of a separate flood policy. If your home is located in an area subject to flood or earthquake risk, it's a good idea to secure additional coverage (up to the policy limits) that could protect you from a total loss in the event that disaster strikes.

**Control the Cost of Premiums**

Increasing your deductible from \$500 to \$1,000 could reduce your premium significantly, but this may be a good idea only if you can afford to pay the higher deductible in the event of a claim. Also, the installation of safety features such as deadbolt locks, smoke detectors, and monitored fire and burglar alarms may also result in lower insurance costs.

**Think Ahead**

Before you make an offer on a particular property, it would be wise to consult your insurance agent ahead of time for a quote and to discuss any unusual factors that could arise regarding insurance. Waiting until the last minute could cause frustrating or even expensive delays at the close of escrow, mainly because lenders typically require proof that a policy is in place before they will provide funds for the purchase.

## WIMBLEDON COMMUNITY MUSEUM DONATION

TCI Insurance of Wimbledon has made a \$500 donation to the Wimbledon Community Museum for the Midland Continental Depot Restoration project.

“Doing what we can to keep our town and the surrounding areas active and vital is our way of saying ‘thank you’ to our clients and our business community”, stated Renee Huber, one of the owners of TCI.

TCI is locally owned and operated and has offices located in Wimbledon, West Fargo, and Enderlin. TCI offers a full line of insurance products written with several well-known insurance markets, as well as TCI Financial Advisors for your investment needs.



Renee Huber, TCI, Mary Beth Orn, Wimbledon Community Restoration Committee, Staci Guscette, TCI, Ross Florhaug, TCI.

## CROP INSURANCE NOTES

Remember TCI for your Crop Hail Insurance! We also offer a Production Hail Insurance Policy, which is a relatively new product for the state and works nicely with your Crop Insurance! Give us a call to check it out!

## FATHER'S DAY IS JUNE 19TH

“Any man can be a Father, but it takes someone special to be a Dad.”

~Anne Geddes~

Happy  
Fathers  
Day

## 2011 REFERRAL PROGRAM

Each time you send us a referral, your name will be entered in a Grand Prize Drawing for a Big Screen TV & a \$5.00 charitable contribution will be made on your behalf!

**\*Contest Rules for TCI's Referral Program\***

*There is no limit to the number of chances you can create for yourself.*

*The contest and prize are open to any person who refers a prospect to our agency. You do not have to be a TCI client to be entered in the drawing.*

*A Referral does not have to become a TCI Client for the referring party to be entered in the drawing and/or receive the prize.*

*The drawing will take place on December 30<sup>th</sup>, 2011. You do not need to be present to win.*



## WE GROW BECAUSE OF YOU

Thanks to everyone who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments and we couldn't do it without your help!

**Jeff Pflugrath**

**Laura Buhr**

**Coaches Choice LLC (2)**

**Jamey Lien**

**Ryan Toop**



## WHAT'S HAPPENING AT TCI

### Team TCI Participates in The Corporate Cup!

Sponsored by the Fargo Moorhead West Fargo Chamber of Commerce, the Corporate Cup took place on May 26th at MSUM. All Chamber Members were invited to form a Team and compete against each other in events such as; basketball, track, volleyball, obstacle course, cycling, dodge ball, rock climbing, tug of war and the CEO challenge. Team TCI accepted the challenge and although they did not bring home the trophy this year...watch out for 2012! **Way to go Team TCI!!!**



Dean Vetter, Heidi Vetter, Steve Huber, Devin Gaard, Megan Bollman, Zac Johnson, Ross Almlie, Erik Opdahl, Jessie Albrecht, Leon Opdahl, Not pictured Ross Florhaug and Doug Johnson



Left to Right: Zac Johnson, Ross Almlie, Megan Bollman, Heidi Vetter, Jessie Albrecht, Erik Opdahl, Devin Gaard, Leon Opdahl



Left to Right: Ross Florhaug, Steve Huber, Devin Gaard, Dean Vetter, Erik Opdahl



JUNE 2011



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## TESTIMONIAL

"All around excellent people to deal with!"

Joel & Karen Vance

## WHO'S WHO AT TCI

Staci has been with TCI since 1996, and is the Wimbledon Office Manager. She was previously the Accountant for TCI and currently is heavily involved in the Crop Insurance Area.

Staci lives on a farm just outside of Wimbledon with her husband, two sons, and two daughters. She enjoys cooking, watching NASCAR, spending time on the lake, reading, and motorcycle rides with her husband.

Staci has been involved in and is very knowledgeable in many different areas at TCI. We appreciate her ability to always strive for perfection! We all enjoy working with her and are thankful that we can count on her experienced knowledge!



**Staci Guscette**  
Wimbledon Office Manager