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800.277.8742 www.tciteam.com



INSURANCE

What To Do After a Car Accident

Knowing what to do after a car accident is important for any driver on the road. There are important steps to follow to protect yourself and ensure a smoother claims process. Remember these dos and don'ts and you'll handle the situation more calmly and with a clear head:

DO Call the Police

Even if you're in a minor car accident, it's important to call the police. Official police reports are vital to filing your claim. Document the name and badge number of the on-scene officer to get a copy of the accident report and have easier insurance follow-ups.

DO Seek Medical Treatment

Take a moment to assess your surroundings and check to see if anyone is injured. If so it's important to get medical attention right away. Even if you are feeling fine after the accident, keep in mind that symptoms such as dizziness and numbness can appear days afterward.

DON'T Leave the Scene

No matter who's at fault, it's illegal to leave the scene of an accident until after the police have arrived. Stay calm and stay put.

DO Take Photographs

Photograph the vehicle damage, property damage, license plates, the accident scene, location markers, and people involved. This will

help you remember the incident clearly when submitting your insurance claim.

DON'T Place Blame

Exchange your information with the other driver, but don't admit fault, make an accusation, or apologize to the other driver. It's possible that something as simple as saying "I'm sorry" could be considered an admission of liability.

DO Get an Estimate

When your vehicle is damaged in an accident, obtaining repair estimates is a crucial first step in the process of getting it back on the road. You'll need to have the damage assessed by a professional, taking into consideration the quality, cost and timing for repairs.

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DO File Your Claim Quickly

Call us to report a claim immediately after a car accident. This should speed up your claim fulfillment and protect you in case the other driver claims undocumented injuries or damages.

Source: Liberty Mutual

Crop Production Reporting Deadline, April 29

The end of April brings with it an important deadline for those with Multi-Peril Crop Insurance (MPCI). The production reporting deadline on April 29th refers to Actual Production History (APH),

which is a record of an agricultural producer's crop yields over a multi-year period. Such records are used by the Federal Crop Insurance Corporation to determine "normal"

production levels for a producer. The crop team at TCI is available to help you meet this, and other upcoming crop insurance deadlines.

Call us: 800.582.7668

- April 29** Production Reporting
- July 15** Acreage Reporting
- August 15** Premium Billing

*To see a full list of crop insurance deadlines, visit our website at www.tciteam.com.

5 Common Sources of D&O Liability Claims

In today's business climate, an organization's directors and officers face a myriad of employment-related exposures. Regardless of your company's size or mission, the legal costs associated with a lawsuit can be crippling for both the organization and your directors and officers. Let's explore five of the most common sources of directors and officers (D&O) liability:

#1 Employees

Employees are the most common source of D&O claims for private businesses and nonprofit organizations. If employees feel that

their concerns have not been addressed in a sufficient manner by management, they may see legal action as a means of rectifying their grievances.

#2 Government and Regulatory Authorities

Governmental and regulatory authorities exist to monitor the environment in which organizations operate. These bodies help ensure that directors and officers and the organizations they control conduct their activities in a fair and lawful manner.

#3 Competitors

As organizations attempt to grow their market share,

management teams must ensure that growth is achieved through fair business practices. If an organization's competitors believe that they have been unfairly disadvantaged by dishonest or illegal behavior, they may seek recourse through legal action.

#4 Creditors

The management team of an organization has the responsibility of monitoring the organization's financial position and its ability to meet debt obligations as they become due. If an organization becomes insolvent, creditors

will often scrutinize the decisions of directors and officers to see if they can be held personally responsible.

#5 Shareholders

Due to their financial investment, shareholders have an incentive to monitor an organization's ongoing performance and ensure that directors and officers are acting with the organization's best interests in mind. If it appears that management has breached their duties to the detriment of an organization, shareholders may bring a claim against those directors and officers.

For more information about D&O liability, contact us at 800.277.8742.

Did you know?...

- Common employment practices claims against directors and officers include wrongful dismissal, discrimination, breach of employment contract, and failure to address health and safety concerns.
- Government and regulatory bodies monitor compliance with a broad range of laws, including corporations law, securities law, consumer protection law, OSHA law, taxation law, and environmental law.

Improve Your Password Strength

Thinking of a new password can be frustrating—every service and website seems to have different requirements about length, complexity and special characters. In order to secure yourself against hackers, it's important to think of strong passwords that are both

memorable and complex.

Your password will only remain secure if you take steps to protect it. Be sure to never write your password down and leave it where someone can see it. Instead, consider using a password management tool. These online services will store all of your

login IDs and passwords for you, but you should do some research and make sure that the service you use is reputable.

To create a more secure password, make sure you are not relying only on numbers, and try to avoid simple keyboard patterns. You may

also want to avoid easy-to-find information such as birthdays, favorite sports teams and addresses. Attempt to create a password that is eight or more letters long, and avoid using the same password for multiple access points.

For a list of the top 25 most commonly stolen passwords in 2016, visit our website at www.tciteam.com.

Life Insurance for Your Small Business

When a person dies unexpectedly, the loss of life often has repercussions beyond just immediate family. This is especially true if the individual was a business owner or a key member of a company. Life insurance for your business could play a huge role in the company's recovery and survival.

Protect the business you've worked hard to build and grow with one of these life insurance options:

Individual Life Insurance

For some small businesses, a personal life insurance policy on the business owner may be sufficient coverage, especially if there is business debt that needs to be paid off. A policy can be obtained on the business owner for an amount equal to

any personal loans taken out on behalf of the business. This way the family will not be burdened with covering the repayment of these loan obligations in the event of his or her death.

Buy-Sell Agreement

A buy-sell agreement is a contract among business owners which, upon the death of one of the owners, requires the remaining owners or the company itself to purchase the deceased's interest in the company according to the agreed upon terms of the contract. In addition, the deceased's heirs are required to comply by selling their inherited interest at the previously agreed upon price.

Although there are other options for funding a buy-sell

agreement, the smartest method for doing so is through life insurance. This ensures that funds are immediately available when a death occurs; plus, death benefit proceeds are generally income-tax free. In addition, the funds used to buy the deceased's share are purchased for pennies on the dollar and the premiums will likely be significantly lower than the cost of repaying loan interest.

Key Person Life Insurance

Your business is probably like most: one or two of your employees are vital to the survival of the organization. Consider purchasing key person life insurance to reduce the backlash in the event that a key employee leaves prematurely.

Beneficiary

Person(s) or other legal entity designated to receive the assets from an account or policy when the insured dies.

The business would be the beneficiary of the life insurance policy, and apply for and own the policy. If the key employee dies prematurely, the life insurance policy pays out to the business.

Would your small business be better protected with life insurance? Contact us at (800)277.8742.

Fire Escape Planning & Exit Drills in the Home

It's the middle of the night and you are sound asleep. Suddenly you awake to the sound of smoke alarms in your house going off. It's dark, but you can see that the house is filling with smoke. According to fire experts, you have about two minutes to get out safely. Would you and your family know what you should do?

Your ability to get out could depend on advance warning from smoke alarms and ad-

vance planning. Here are some tips from the National Fire Protection Association (NFPA) for basic fire escape planning and exit drills in the home (EDITH):

- Pull together everyone in your household and make a plan. Walk through your home and inspect all possible exits and escape routes.
- Install smoke alarms in every sleeping room, outside each sleeping area and on every level of the home.
- When you walk through your plan, check to make sure the escape routes are clear and doors and windows can be opened easily.
- Choose an outside meeting place (i.e. neighbor's house, a light post, mailbox, or stop sign) a safe distance in front of your home where everyone can meet after they've es-

caped. Make sure to mark the location of the meeting place on your escape plan.

- If there are infants, older adults, or family members with mobility limitations, make sure that someone is assigned to assist them in the fire drill and in the event of an emergency. Assign a backup person too, in case the designee is not home during the emergency.

Need help with your fire escape planning? Visit www.nfpa.org for more information.



Access and Manage Your Insurance Policies 24/7

Managing your insurance policies has never been easier! Because so many clients are wanting fast self-service available around the clock, many of our companies provide online account access and mobile apps for policyholders:

Bill Pay

Check your balance due, pay your bill, and even update your billing preferences.

Auto ID Cards

View and print your auto ID cards anytime and as many times as you need.

Claims

Submit a new claim or check on the status of an existing claim.

Policy Info

View coverages and policy details anytime, anywhere.



For a complete listing of our companies and what online account services they offer, visit the Pay Online section of our website at www.tciteam.com.

TCI Insurance Named FAMI Advantage Agent

TCI Insurance is proud to be named a Farmers Alliance Advantage Agent for 2017 by the Farmers Alliance Companies in McPherson, Kansas.

To qualify as an Advantage Agent, an agency must exhibit superior professionalism and profitability over five consecutive years.

Advantage Agents are recognized by Farmers Alliance as the “best of the best”. To reach this level of distinction is a reflection of an agency’s commitment to customers and community.

