



# RISK MANAGEMENT

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## LEFFELMAN

& ASSOCIATES INC.

*Our Family Protecting Your Family*



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# LEFFELMAN

## & ASSOCIATES INC.

*Our Family Protecting Your Family*



Front row: Rose Leffelman, Larry Leffelman; Middle row: Cathy Schultz, Lori Althaus, Lexi Klein, Chris Klein, Teresa Davis, Tess Fleming; Back row: Julie Burkardt, Riley Klein, Lisa Quest; Not pictured: Kaity Wilhite

### Leffelman & Associates Has Provided Risk Management for Three Generations

Customer satisfaction is the key to Leffelman & Associates. They focus on integrity, professionalism and stability while striving to provide the finest quality coverage and service for the best price. Policies for auto, home, vacation home, farm, crop, business, life and health insurance are available from multiple companies.

Over the years, Leffelman & Associates has grown from a small, one-man independent agency into a three-office, three-generation, 12-employee agency.

Larry Leffelman bought the Wilson Roemmich Agency in Sublette in 1969. The agency continued to grow when he purchased the Burkardt Agency in Sublette in 1972, the Duffy Agency in Amboy in 1980 and the Ortgiesen Agency in Amboy in 1990.

Larry and Rose Leffelman continue to be active in the agency along side their daughter, Chris (Ed) Klein, and grandchildren, Riley Klein and Lexi Klein.

Grounded in three generations, you can count on Leffelman & Associates to serve the area for years to come. They offer friendly, personable service. You never have to call a “corporate” office or service center. Every phone call is answered by a person from your own community. Their slogan, “Our Family Protecting Your Family”, embodies the core of their business beliefs.

Leffelman & Associates’ offices are located in Sublette, Amboy and LaMoille. Office hours in Sublette, 111 W. Main St., are Monday through Friday from 8 a.m. to 5 p.m. and Saturday from 8 a.m. until noon. Amboy, 16 S. Jones Ave., and LaMoille, 102 Main St., offices are open Monday, Tuesday, Wednesday and Friday from 8:30 a.m. to 4:30 p.m. and Thursday from 8:30 a.m. until noon.



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MANAGING RISK: A GUIDE TO INSURANCE | ON THE ROAD

# Reducing Automobile Risks

A traffic accident isn't just a headache. It's an event that can have a major impact on your long-term financial, physical and mental health. The pain and suffering caused by a wreck can linger for years, making it critical to protect yourself with safe driving practices, smart decisions and comprehensive insurance coverage.

## SAFE DRIVING PRACTICES

Around the world, nearly 1.3 million people die in road crashes each year, an average of 3,287 deaths a day, according to the Association for Safe International Road Travel.

The group reports that an additional 20 to 50 million are injured or disabled in accidents, with more than half of all road traffic deaths occurring among young adults ages 15 to 44.

These statistics can be curbed by defensive driving practices.

Defensive driving includes scanning the road as far down as you can, increasing your distance around distracted or aggressive drivers, eliminating distractions, staying visible to other drivers and avoiding blind spots, keeping a calm and positive attitude, and always having an escape plan while on the road.



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## SMART DECISIONS

A leading cause of auto accidents is intoxicated drivers taking the wheel. If you're under the influence of alcohol or drugs, you have no reason to drive. Stiff penalties and the risk of injuring others in an accident should be enough reason to call a cab or ride-sharing service.

Another safe driving tip is simple, yet often overlooked: Wear seat belts. In 2016, seat belt use in passenger vehicles saved an estimated 14,668 lives, according to the National Highway Traffic Safety Administration. The national use rate is at 90.1 percent, reports NHTSA, but nearly 27.5 million people still don't buckle up.

## COMPREHENSIVE INSURANCE COVERAGE

Think local when it comes to finding an auto insurance coverage that fits your family's needs and price point.

Your local insurance agents understand what's available on the market and how to find a policy that matches your specific needs.

Using a local agent will likely mean better service and a more personal approach versus finding a policy online.

Buy from a company licensed in your state.

Contact your state insurance department if you're unsure about a company you are researching.

## MANAGING RISK: A GUIDE TO INSURANCE | HOMEOWNERS AND RENTERS

# Risks at Home

**B**uying a home is likely the most expensive purchase you will make. It is a decision that comes with many benefits and potential pitfalls, depending on how well you protect yourself throughout the buying process. Likewise, renting a home or apartment can be the largest bill you pay each month.

**I**t is crucial to protect not only the actual structure of your home or apartment, but also your personal items within it. Here are three factors to consider when buying or renting a home:

## 1. LOCATION

In real estate, location is everything. Houses that are located near highly rated, permanently staffed fire departments usually cost less to insure, according to the Insurance Information Institute. This also holds true for homes that have a hydrant nearby.

Living near an ocean? Consider your proximity to the coastline. Houses located on or near the coast will generally cost more to insure than those further inland due to the risk of hurricanes or flooding. They may also require a separate hurricane or windstorm deductible.

Work with your local insurance agent to see what types of coverage is available in your area.



## 2. AGE OF THE HOME

Older, Victorian-style homes are all the rage. But owning and maintaining one can hurt your wallet. Features like plaster walls and traditional wooden floors can be costly to replace and can raise the cost of insurance. Before signing the dotted line to purchase a vintage home, work with your inspector to check out the condition of the plumbing and electrical systems.

Age can affect the safety and integrity of these systems, which is something that will also be assessed by your home insurance provider as it determines the cost of your policy.

## 3. QUALITY OF CONSTRUCTION

The age of your home is also a big factor in determining its compliance with building codes. Homes today are constructed to meet modern, engineering-based building codes. Consider how much renovation will set you back when deciding whether or not to purchase an older home.

Does the home have a new roof or will it have to be replaced relatively soon?

Depending on the type of roof and whether or not it's made with fire- or hail-resistant materials, you may even qualify for a discount, according to the Insurance Information Institute.



MANAGING RISK: A GUIDE TO INSURANCE | AT WORK

# Health and Safety on the Job

Is your workplace safe? For many professionals across America, the answer varies based on their line of work.

A remote writer or graphic designer, for instance, isn't exactly in the line of fire every day when reporting for work.

A factory worker surrounded by heavy, loud machinery with multiple moving parts, however, is forced to remain vigilant of his or her surroundings throughout the day.

Here are some of the most common safety risks found in today's work environments, according to Occupational Safety and Health Administration.

## SAFETY HAZARDS

- Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.

- Working from heights, including ladders, scaffolds, roofs or any raised work area.

- Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.

- Electrical hazards like frayed cords, missing ground pins and improper wiring.

## BIOLOGICAL HAZARDS

- Blood and other body fluids.
- Fungi/mold.
- Bacteria and viruses.
- Insect bites.
- Animal and bird droppings.

## PHYSICAL HAZARDS

- Radiation: including ionizing and nonionizing,



such as EMFs, microwaves and radio waves.

- High exposure to sunlight and ultraviolet rays.
- Temperature extremes.
- Constant loud noise.

## ERGONOMIC HAZARDS

- Improperly adjusted workstations and chairs.
- Frequent lifting.
- Poor posture.
- Awkward movements, especially if they are repetitive.

## CHEMICAL HAZARDS

- Liquids like cleaning products, paints, acids and solvents.
- Vapors and fumes that come from welding or exposure to solvents.

- Gases like acetylene, propane, carbon monoxide and helium.

- Flammable materials like gasoline, solvents and explosive chemicals.

## PROTECT YOURSELF: DISABILITY INSURANCE

More than one in four 20-year-olds will experience a disability for 90 days or more before they reach 67, according to the Social Security Administration. Both short-term and long-term disability policies replace a portion of your monthly base salary up to a cap. Some long-term policies pay for extra services like training to return to the workforce.

If you can't buy disability insurance through your employer, you can purchase an individual policy by working with your local insurance broker.

Most individual policies are sold for long-term coverage, but you can find short-term options as well.

MANAGING RISK: A GUIDE TO INSURANCE | LIFE INSURANCE

# A Secure Future For Your Family

Unless you are debt-free and would leave behind enough cash to take care of your family financially, you should be looking into a life insurance policy. Working with a trusted life insurance broker can give you peace of mind in knowing that someone is helping you find the policy that works best for your family.

Read on for the things to consider when shopping around.

## HOW MUCH DO YOU NEED?

In a recent CNN Money report, a collection of financial planning experts recommended enough life insurance to replace five to seven years of your salary.

If you have young children or significant debt, you should bump up your coverage so you have enough to replace as much as 10 years of your salary, the report stated.

## TYPES OF LIFE INSURANCE

There are two main types of life insurance:

- **Term life:** With lower premiums and straightforward terms, these policies are great for limited budgets. The policyholder pays premiums and if they die while the policy is in effect, their beneficiary receives the death benefit.

- **Whole life:** This is a permanent life insurance, which stays in effect for as long as you pay the premiums. When you pay your premium on a permanent policy, it's split between the death benefit and the



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cash value. Your local insurance agent will be able to help you define your exact benefits.

## THE COST

Life insurance policies vary in cost, but the best

rates go to those who are in good health and have a family history of good health. If you are overweight, have a health condition, smoke or have a risky occupation, you may pay up to 50 percent more for insurance, according to the Insurance Information Institute.



MANAGING RISK: A GUIDE TO INSURANCE | FOR YOUR HEALTH

# Health Insurance Considerations

**A**n effective health insurance policy shouldn't be your only line of defense against life's risks. Your habits must complement your coverage to give you the best chance of living a long, healthy life.

This means incorporating regular exercise and smart eating into your daily routine.

Once you are committed to sustaining these type of choices, you can work with a health care insurance agent to find the best coverage for you and your family.

## INSURANCE TERMINOLOGY

Before choosing your next coverage, get to know some of the following key terms, according to [healthcare.gov](http://healthcare.gov):

**Deductible:** How much you have to spend for covered services before your insurance company pays anything (except free preventive services).

**Copayments and coinsurance:** Payments you make each time you get a medical service after reaching your deductible.

**Out-of-pocket maximum:** The most you have to spend for covered services in a year. After you reach this amount, the insurance company pays 100 percent for covered services.

## TOTAL COSTS

Plans in the [healthcare.gov](http://healthcare.gov) marketplace are broken down into four categories:

- Bronze
- Silver
- Gold
- Platinum

Categories with higher premiums (generally gold and platinum) pay more of your total costs.

Consider your lifestyle choices and family dynamic when selecting a tier. If you don't expect to use regular medical services and don't take regular prescriptions, [healthcare.gov](http://healthcare.gov) recommends considering a bronze plan, which can have low monthly premiums but high deductibles and pay less of your costs when you need care. If you expect a lot of doctor visits or need regular prescriptions, a gold plan may better fit your needs. These policies generally have higher monthly premiums but pay more of your costs when you need care.

Working closely with a local insurance agent can help you feel supported throughout the decision process. The agent can help you make sure your doctors take your new plan and help answer any questions you have on the price or effectiveness of the coverage.



# Our Family Protecting Your Family

We have the right protection, whatever your risk.  
Give us a call today!

**AUTO - HOME - VACATION HOME - FARM - CROP - BUSINESS - LIFE - HEALTH**

## AMBOY OFFICE

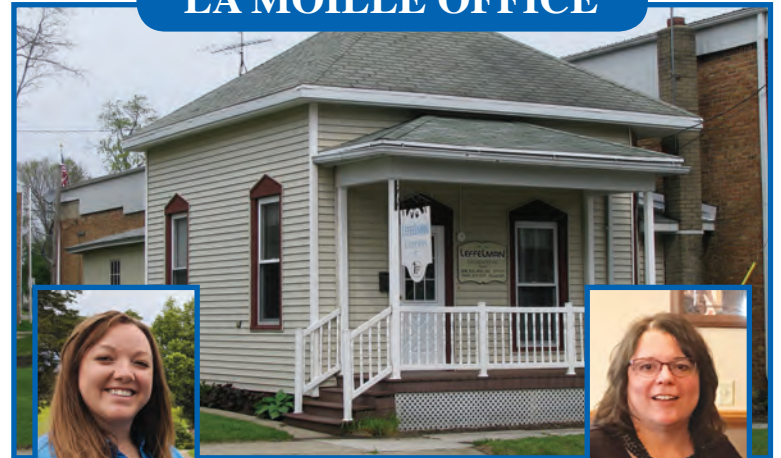


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