

R.S. Semler INSURANCE

An Affiliate of Robertson Ryan & Associates



2019 Memorable Moment

Our new affiliation was the agency's biggest story for 2019!

We're happy to share that we have joined forces with Robertson Ryan & Associates, a Top 100 US Insurance Agency based in Southeast Wisconsin! It will be business as usual for you as an R.S. Semler insured, but we wanted you to hear the good news directly from us. R.S. Semler remains locally owned and controlled by Craig Semler and our commitment to the community has not changed. Our name remains the same, as does our team. This new partnership allows us to expand the insurance programs and resources that we can bring to you. We're excited to continue working with you and taking our business to new levels! We look forward to connecting again soon, please reach out any time, 262-673-3160. We are so grateful for your business!

So what has transpired since this announcement?

- We can now offer you personal and commercial insurance throughout the entire United States, not just Wisconsin.
- We represent many more financially stable insurance companies for you to choose from when trying to find that perfect "fit" when it comes to insuring what is valuable to you.
- Because we now are part of a much larger group, we have leverage with insurance companies, giving us more options than ever!

Thank you for allowing us to be your Trusted Advisor. We appreciate your business and wish you and your loved ones a happy and healthy 2020!

New Year's Resolution #1

Look into Life Insurance

Instead of putting lofty goals on your resolution list for 2020, how about simply getting a life insurance quote. It's painless and easy!



New Years Resolution #2

Get a FREE Review of Your Homeowner's Insurance Policy

Your home is both a valuable asset and the center of your life, so it's extra-important to cover every risk with homeowners insurance. Get the right policy and you'll take care of the small and large risks related to owning a house at the same time. For example, a devastating fire could result in not just the total loss of your home, but financial ruin. Without adequate home insurance you could be left with no way of raising the funds to pay off the balance of the mortgage. Of course, homeowners insurance may also protect you from more common house-related incidents like pipe leaks, burglary of personal possessions and much more. Our website illustrates risks you may not even be aware of. Check out our Interactive Graphic at rssemmler.com/personal-insurance/home-insurance/

Finding the right homeowners insurance policy for your unique needs can seem overwhelming. Rest assured, we can help make things a bit simpler by creating a homeowners insurance policy that gets you the proper coverage for your house at the right price. When reviewing your home insurance options, consider the following coverages:

- Fire
- Personal Property/Contents
- Property Damage
- Additional Living Expense
- Loss of Use
- Jewelry, Fine Arts & Collectibles
- Medical Expenses
- Personal Liability
- Miscellaneous Coverage
- Personal Injury
- Umbrella Excess
- Liability Coverage
- Flood Coverage
- Secondary Home
- Collectible Cars
- Wine Collection
- Water Back-Up

Here's what our Customers are saying:

"As Executive Director of the Hartford Area Chamber of Commerce, I take pride in having RS Semler & Associates Insurance in the Hartford community. From the long-term, local support they offer the greater area to the solid legacy they have built, RS Semler and Associates Insurance is a valuable asset to Hartford. They always offer prompt, quality service for our Chamber's insurance needs."

Scott M. Henke - Executive Director



EXPLORE

Clickable Coverage

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FLOOD INSURANCE

DON'T DELAY POLICIES HAVE A 30-DAY WAITING PERIOD

As with homeowners insurance policies, many business owners don't realize that their commercial property insurance doesn't necessarily cover flooding. Suffering a flood can wipe out a business, because it's not just a matter of replacing damaged equipment and repairing buildings, but also the sheer time it takes, during which the facilities can't be used. In some cases, flood insurance policies don't take effect until after a 30-day waiting period, so it's not smart to wait until heavy rain is forecasted in your business' location. Additionally, it's important to note that with commercial properties, sudden excessive rainfall isn't necessarily the biggest flood risk. You must also factor in drains getting clogged, which can turn a normal rainfall or snow storm into an unexpected catastrophic event. As a business owner, you'll need to look at both commercial flood insurance offered through the federal National Flood Insurance Program (NFIP) and commercial flood insurance coverage from non-NFIP policies. The two big advantages of non-NFIP policies are that they can pay out full replacement costs (whereas NFIP payments account for depreciation), and they can include coverage for loss of business during the rebuilding phase (loss of business is not covered by NFIP).