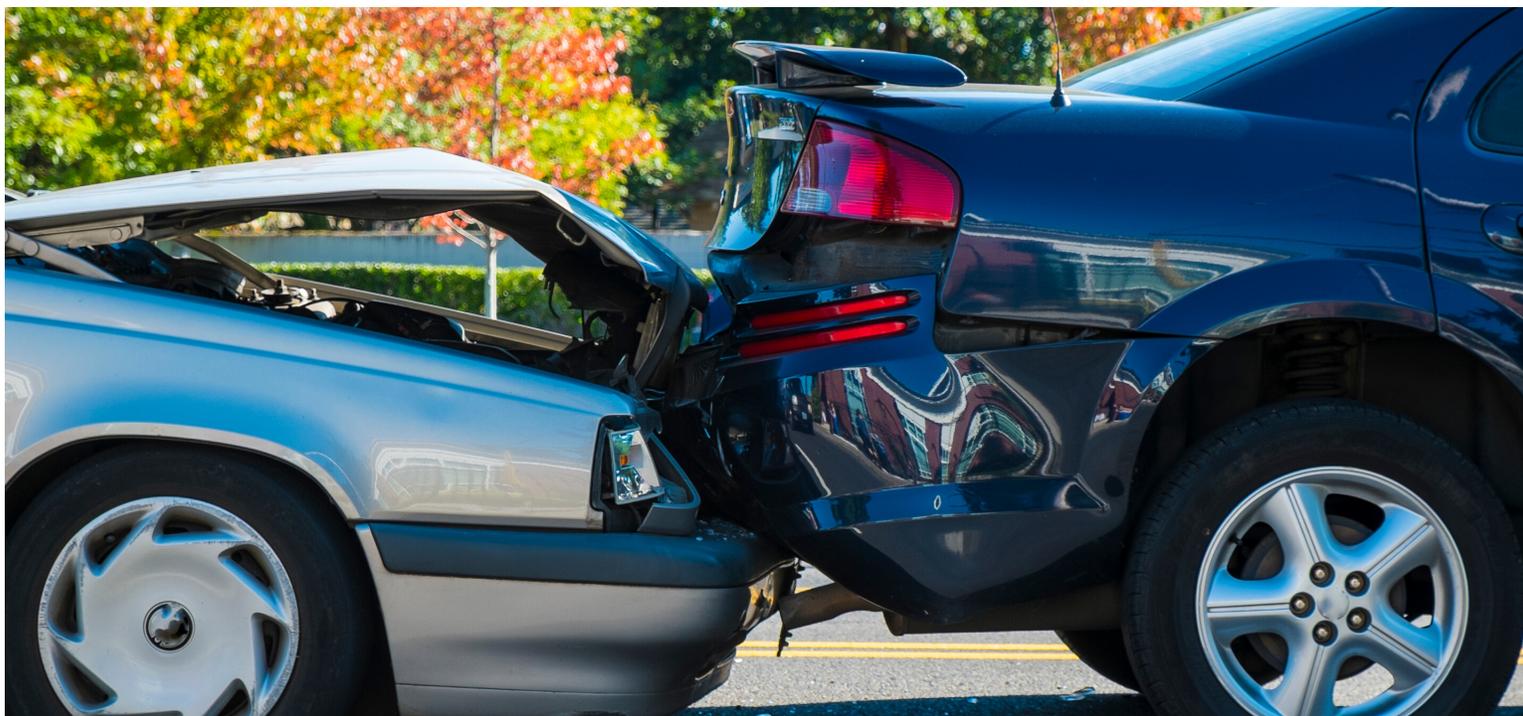


RS Semler INSURANCE

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WHAT IS A COLLISION DAMAGE WAIVER ON MY RENTAL CAR

Protect yourself while renting-without wasting money!

A Collision Damage Waiver (CDW) is an optional service sold by rental car companies to cover you in case of an accident or other event that causes damage to your rental car. The waiver covers only the rented vehicle and means that the rental company waives its right to pursue you for damage. Your rental car company may call it a Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), and—even though it is not actually a form of insurance—it may also be referred to as Collision Damage Waiver or Loss Damage Waiver insurance. Some potential costs are covered under damage waivers that may not be included in your other insurance policies. For example, a damage waiver usually provides “loss of use” coverage when the car is under repair and thus cannot be rented out, as well as administrative and towing fees. If you are renting a car in the United States, the damage waiver offered to you will typically cover all of these costs without the need for you to pay a deductible. If you are traveling overseas and decide to rent a car however, it is possible that the waiver includes a deductible that you would have to pay in the event of an accident, which may be up to several thousand dollars. The higher the deductible, the less value the waiver may potentially have for you. It will not cover any expenses if you cause an accident that damages other vehicles or results in injuries. In addition, a waiver won't cover risky behaviors that result in damage, such as taking your rental car off road, speeding, or driving drunk. Similarly, loss or theft of the vehicle is not covered if you left it running outside the hotel. Be careful of less obvious exclusions such as damage to the windshield, tires, and mirrors.

CREDIT CARDS PROVIDE SOME CAR RENTAL COVERAGE

When it comes to purchasing a damage waiver you may have two alternatives—your credit card or existing auto insurance policy will likely cover rental car mishaps at no additional cost. Make sure that you use the credit card to reserve the car AND pay for the reservation. Keep in mind that these benefits are only offered on credit cards—a debit or prepaid card with a Visa or Mastercard logo will not offer coverage. Second, you must decline any damage waiver that comes with your rental to utilize your credit card benefits. Read through the rental car agreement to make sure an inferior waiver is not included in the contract.

10 WEIRD INSURANCE FACTS

When you hear "insurance," funny or interesting may not be the first words to spring to mind. But these 10 examples, though totally outrageous, can also show how powerful insurance can be.

1. Actress America Ferrera's smile is insured for \$10 million and Gene Simmons insured his tongue for \$1 million.
2. Alien abduction coverage exists and has since 1987.
3. In 2010, Starbucks spent more on health coverage for its employees than it did on coffee.
4. When movies in theatres were just becoming popular, people took out policies in case they died of laughter.
5. Hole-in-one insurance policies cover lavish spending, grand prizes and over-the-top parties after a golfer gets a hole-in-one.
6. Jackie Chan has paid his stuntmen's medical bills because his stunts are too risky for insurance agencies to underwrite.
7. Steven Spielberg has the most expensive life insurance policy in the world at \$1.2 billion.
8. The idea for GPS was born in an MIT lab, but wasn't patented there because it was believed insurance companies wouldn't ever let people drive with a device navigating them.
9. Astronauts aboard the Apollo 11 weren't offered life insurance, so instead they left behind hundreds of autographed posters for their families to sell if anything happened to them.
10. The rolling green hills and blue sky featured as the background of every Microsoft computer is an actual photograph Microsoft purchased—a photograph so valuable that the insurance to ship it was too high, so Microsoft paid to have it retrieved and delivered by hand instead.

WE OFFER FREE
QUOTES FOR ANY
TYPE OF INSURANCE.

FOR YOUR
CONVENIENCE, YOU
CAN CALL, EMAIL OR
GO ONLINE TO OUR
WEBSITE TO FILL OUT
A QUICK FORM AND
WE'LL DO THE REST
FOR YOU!





Business Owner's (BOP) Insurance

A business owners policy is known as BOP for short. This is appropriate, given that it offers a one-two punch. It's a combination policy that brings together two types of coverages.

The first type is property insurance. Property insurance covers risks associated with your business' premises, equipment and vehicles. Additionally, it often includes any associated loss of business.

The second type is liability insurance. Liability insurance covers damage to people you deal with and their property. But, it's important to note that liability insurance usually doesn't cover risks related to professional services—meaning damages that result from you giving clients inaccurate advice, for example. Getting a business policy (BOP) means covering all these risks in one go, which reduces stress and brings peace of mind. The policy will usually be custom made to cover your specific needs, so pricing can vary significantly. But, it's normally cheaper than buying separate policies for each element.

We can help design a business owners policy (or BOP) that works best for you and your business. Reach out to get started! Go to <https://rssemmler.com/business-insurance/business-owners-insurance/> to click on the yellow dots that will provide you will answers to potential risks you need to consider.