



A Letter from Lori

Summer may be coming to an end, but that doesn't mean our travels have. Last month, Jim and I flew to beautiful Alaska for the first time. It was a wonderful experience and we hope to have pictures up soon. Next, we will be traveling to New Jersey for Jim's niece's wedding. While New Jersey may not be quite the same as Alaska, the wedding will be just as beautiful with so much love surrounding it.

Paula and her family did quite a bit of traveling at the end of their summer too. She and her husband took the kids on a family vacation to Glenwood Springs where they took advantage of many of the activities offered and enjoyed a renewed sense of togetherness. During this month, Paula's oldest son, George will also be flying (with either Paula or her husband) to San Diego with his football team. They play for Bear Creek. Go Bears!

Finally, Jan is getting in gear for the best part of September: football season. She can't wait to see how the new quarterbacks play out. She is also excited to see what the veterans have cooked up over the summer for the new season. Our whole office will be watching. Go Broncos!



Leaves are starting to change.



Football season is here!

Community Calendar

- Sept 2 - 5: Taste of Colorado - Denver
- Sept 8 - 11: 40th Annual Longs Peak Scottish-Irish Highland Festival - Estes
- Sept 10 - 25: A Day out with Thomas - Golden
- Sept 16 - 18: Downtown Boulder Fall Festival
- Sept 16 - 18: Telluride Blues & Brews Festival
- Sept 23 - 25: Oktoberfest Denver
- Sept 24: Jared's Giant Pumpkin Festival and Weigh-off - Littleton
- Sept 24 - 25: Denver American Indian Festival - Thornton
- Sept 24 - 25: Autumn Gold Festival - Estes

Charity Spotlight: Guided Hope

This month, we would like to bring attention to Guided Hope. It is one of three charities we chose to support in 2016. Our second quarter referral drawing winner was Harmony N. She chose for our \$50 donation to go to Guided Hope. If you don't know about Guided Hope, their mission is in the name. They are located in Berthoud, CO and serve their guests encouragement through the use of ranch activities.

This family inspired ranch is a faith-based organization. As part of the Guided Hope mission statement, they help children, adults, and families experiencing grief, military service, adoption, medical hardships, and anyone who desires to strengthen and enrich their family. They provide opportunity for people to grow through time with animals, ranch team-building activities and assisting with chores around the ranch. This is part of their Guest "Roundups" that present a "place to work, learn, play, share hope, and serve together."



Let us know if you would like more information about one of these three great charities.

Rosemary Roasted Squash and Mushroom Salad



A healthy and fun dish perfect for the transition from Summer to Fall. Photo and recipe courtesy of Deliciously Ella.

- INGREDIENTS: -1 plate of spinach.....-1 small zucchini
- 5 chestnut mushrooms.....-A dozen cherry tomatoes
 - Handful of Pine nuts.....-Handful of Pumpkin seeds
 - Handful of Pomegranates.....-1 lime
 - Rosemary.....- Olive oil
- Cut skin off squash and chop into cubes. Place in 200c oven w/2tsp dried rosemary and olive oil. Roast 20 min until tender.
- Add mushrooms (peeled and sliced) to squash after 12-15 min. Poor oven mix and remaining ingredients (desired amounts) over plate of spinach.

A FEW TIPS FOR THE COLLEGE-BOUND

College is expensive enough without the added cost of unexpected accidents or theft, not covered by your insurance policy. If you have a student heading away to school, below are a few tips to help you get the most out of your coverage.

HOMEOWNERS (varies by state)

- **Personal Property:** Most homeowners policies will cover personal property for up to 10% of your total policy while your child is residing at school (a \$100,000 policy equals \$10,000 in coverage). Not all types of damage are covered, so read your policy carefully. Some items such as jewelry or expensive electronics, require special coverage. Renters insurance is strongly recommended.
- **Liability Coverage:** General damage to a dorm room or apartment is not usually covered.
- **Documentation:** Creating an inventory of the items your child is taking to school is a good idea. Use photographs and keep receipts.



Protect them even from far away.

AUTO (varies by state)

When cars and motorcycles collide, it's usually because the driver of the car failed to see the cyclist. With more SUVs on the road, it's even more critical to take extra steps to become more visible. Use your headlamps—both night and day—and wear yellow, red or orange jackets to make yourself easy to see. Make a point of positioning yourself in your lane for visibility.

- **Car Stays Home:** Keep your child listed on your auto policy if they will still drive your car while at home on school breaks.
- **Car at School:** Make sure to notify us if your child will be taking a car away to school. In most cases, if the car is registered to you and listed on your policy, it will be covered.
- **Driving a Friend's Car:** Students are generally covered if they are listed on their parent's policy and are not regularly using the vehicle. The coverage would be secondary. The insurance for the friend's vehicle would be the primary coverage.
- **Discounts:** A full-time student meeting certain academic requirements can qualify for a good student discount. Distant student discounts may also be available. Drivers under 21 who have completed driver's education may also get a discount.

Before your child leaves for school, call or email us. We can walk you through the steps to ensure you have the right coverage. We're here to help!

What Our Clients Say

"Thank you for all your help. Looking into new insurance is a daunting task but you took all the work out of it and I sincerely appreciate your time." - Stacy M.

"Staff is always friendly and always goes above and beyond normal customer service. I never have to wait for a response either. They get back to me right away with any issues I may have." - Toni S.

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SEPTEMBER 2016 - NEWSLETTER

Referral Program

The biggest compliment you can give us is passing our name along to your friends and family. Therefore, we want to make sure you are aware of our referral program. Each referral receives a \$5 Starbucks gift card. You are also entered into our quarterly drawing. The winner will receive a \$50 gift card to a local store or restaurant and we will make a \$50 donation to their choice of three charities we are supporting in 2016.

Our second quarter winner is Harmony N. She has chosen Guided Hope to receive our quarterly donation and has received a \$50 gift card of her own as well!

What qualifies as a referral? A referral is when we are contacted for a new quote from someone saying you referred them to us. Don't worry, we ask how they heard about us on every new quote so we'll be sure to get you entered. Just make sure the person has your first and last name so we can find you in our agency systems.

For complete details, please visit <http://insplace.com/referrals.html>

