

KIELY HINES

ASSOCIATES

Winter 2011

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*Merry
Christmas
&
Happy
Holidays*

Business Edition

Winter Driving Tips

Winter brings out two distinct types of drivers. One driver treats the ice and snow with gentleness, and the other doesn't distinguish between winter and summer driving. There really is no trick to being a good winter driver if you and your car are prepared.

- Make sure your car is ready for winter by having the engine tuned and proper tires mounted before snow arrives;
- Even a well-maintained car can break down under severe driving conditions, so carry emergency equipment in your vehicle, including a snow shovel, battery jumper cables, bag of sand or traction pads, a towing cable, flares, a complete set of warm clothing and boots, and blankets and candles to keep you warm if the engine will not start;
- To get your vehicle moving if it is stuck in snow or on ice, rock it back and forth gently;
- Ice forms first and melts last on bridges and overpasses, where cold air gets underneath, causing the temperature to drop faster than anywhere else;
- Clean all the windows of your vehicle before starting a trip;
- Keep your car's windshield washer fluid tank full. Winter slush can temporarily blind you, especially when you are following other vehicles.

Source: Safety Sense Enterprises, Inc., Ottawa, Ontario, Canada Source: Columbia Gas of Ohio

What to do to help Prevent Frozen Pipes

Colder weather increases the chance that your water pipes might freeze, especially if you have the gas service disconnected at a vacation home over the winter. Here are some tips to help you avoid or deal with the problem:

For normal precautions:

- Insulate exposed pipes with heat tape, newspapers or rags.
- Place a 60-watt light bulb close to the water meter to keep it from freezing.
- If pipes are close to an exposed outside wall, open the cabinet door to let room heat in.

- Use a hair dryer or turn up the heat in your home to 75 degrees to thaw a pipe; do not use a torch.
- If a pipe bursts, shut off the main valve, usually located near the meter.
- Be aware that leaks sometimes don't show up until a pipe thaws, when they can cause extensive damage to plaster walls.

If you'll be away for the winter:

- Drain pipes completely.
- Pour a cup of antifreeze into the drain traps, toilet bowls and tanks.
- Make sure the main shut-off valve is turned off.
- Open all faucets.
- Drain the hot water tank

Buy-Sell Agreement Critical For Small-Business Owners

As a business owner, it is important to consider how your business will continue or how your interest in the business will be distributed in the event of your death. An easy way to gain peace of mind with this decision is through the development of a buy-sell agreement. A buy-sell agreement is a legal contract that is developed with an attorney to outline what will happen in the event of the death of one of the owners or partners of a business. There are several ways buy-sell agreements can be arranged, but in all cases they require a source of funds to be used to replace the interest of the deceased owner or partner. Those funds are often provided by life insurance policies.

Here's how it works: Life insurance policies are purchased on the lives of each of the partners or business owners. The business itself owns the policies, pays for the policies and is the beneficiary of the policies. In the event one of the business owners or partners dies, the life insurance funds will pass directly to the business.

The buy-sell agreement outlines how the life insurance benefit will be used. For example, the funds may be used to pay the deceased partner's family for his or her share in the business, or they may be reinvested into the business.

As your agent, our role in the buy-sell agreement is to help you obtain the appropriate life insurance policy to meet your needs. Please call us today to learn more.

Purchase The Right Amount Of Life Insurance Coverage

With the ringing in of a new year, now is a great time to take a look at your life insurance. Are you adequately covered?

When purchasing life insurance, most people forget to consider important liabilities that life insurance can be used to protect. By breaking these liabilities into categories, it is easy to see what your life insurance will cover and how much should be purchased.

- **Immediate Needs:** covers funeral costs and medical expenses. Both of these needs can be expensive, so it is important to be adequately covered for these costs.
- **Readjustment Needs:** covers an outstanding mortgage balance, other loans or debts, a cash fund for emergencies and income replacement for a survivor. Readjustment needs should be an important factor in determining how much life insurance to purchase.
- **Legacy needs:** includes college funds, charitable gifts and retirement funds. This is especially important if you have children to whom you want to leave a portion of your life insurance. Life insurance can be a great tool to protect the futures of each of your family members.

Life insurance is one of the most valuable gifts that you can give your family. You never know what tomorrow will bring, so please contact us to discuss this important protection.

EFT, Credit Cards Make Paying Premiums Easy

Paying our bills on time and avoiding unnecessary fees is something we all strive for. However, with today's busy lifestyles it can be a challenge. Our carriers offer a payment program for your insurance premiums that guarantees on-time payments and eliminates late fees. This can be ac-

complished by signing up for their EFT (electronic funds transfer) Direct Payment program, or by using your credit card.

For EFT, we can arrange to have your payment electronically withdrawn from your checking or savings account. Service fees are waived when you pay by EFT. EFT covers all payment options (Full Pay, Semi-Annual, Quarterly, 3 Pay and Monthly).

You may also select your withdrawal date (1 thru 28 only). A notice will be sent approximately 20 days prior to your selected due date, specifying the withdrawal amount and date. Therefore, you will always be aware well in advance when a withdrawal is going to take place.

Contact our office for assistance in choosing the payment method that best suits your needs.



Tired Of Low Interest With CDs? Switch To An Annuity!

Annuities are the perfect investment tool for Safe, Sound and Secure savings. We have many companies offering competitive interest rates and dependable minimum guarantees for the life of the contract.

- When you are ready income payments can be designed by the policy owner to fit specific annuitant or beneficiary needs, providing future planning flexibility today.

- Interest is credited to both interest earnings and your original investment during high income years, deferring income tax until retirement when taxable income is most likely lower.
- In the event of death, all proceeds can pass directly to the named beneficiary, without surrender charge, probate delay, estate settlement costs or publicity.
- No confusing introductory “teaser” rates, just our straightforward fixed rate of interest. Annuities offer a minimum guaranteed rate of interest to help protect your original investment. Your money will always be growing . . . it’s guaranteed.
- No front-end load or annual policy administration fee.
- Up to 10% of the policy cash value (principal plus interest) is available each policy year without surrender charge.
- Withdrawals can be made without a surrender charge after the fifth policy year or when the retirement date stated in the policy is reached (minimum age 60)

Employment Protection For Your Business.

As the number of employment-related claims continues to increase, so do your legal costs to resolve such claims. Let our Employment Practices Liability Insurance package protect you when these claims arise.

Key Coverage Benefits

- Compensatory damages, monetary settlements, statutory attorneys’ fees, and punitive damages where insurable under law
- Wrongful refusal to employ a qualified applicant
- Failure to promote a qualified employee
- Wrongful demotion, negligent evaluation, negligent reassignment, or wrongful discipline
- Wrongful termination of employment, including retaliatory or constructive discharge
- Harassment, coercion, discrimination, or humiliation as a consequence of race, color, creed, national origin, marital status, medical condition, gender, age,

physical appearance, physical or mental impairments, pregnancy, sexual orientation, or sexual preference

- Defamation of character
- Oral or written publication of material that slanders or libels an employee or violates or invades an employee’s right of privacy

Ask The Right Questions About Slips And Falls

It’s impossible not to laugh when *America’s Funniest Videos* runs a montage of people falling down. But when someone is hurt in a slip-and-fall accident on your property, the humor fades quickly.

Nearly 9 million people seek emergency services from slips and falls each year, millions more see a doctor within a few days, and thousands more die.

Unfortunately, there’s also a pervasive belief that you’re automatically liable if someone slips on your property, which makes slip-and-fall scams the second most common type of insurance fraud.

Winter is slip-and-fall season

Not all injuries are visible in a slip and fall. If someone reports an accident on your property, treat him or her with kindness, respect and empathy, and collect the following information for your incident report:

- Name, birth date, primary and secondary contact information
- Detailed description of the incident, including date and time
- Any physical or visual impairment
- What the person was carrying, if anything
- The type of shoes he or she was wearing
- List of witnesses
- If able, ask him or her to show you exactly where and how the accident happened
- Take pictures of the area and document the conditions
 - Rain, snow, ice, tracks
 - Weather conditions for the current day and several days leading up to it
 - Lighting
 - Any other observations

Safeco® Package

Savings, convenience, and protection. All wrapped up in one solid package.



Choosing the right insurance is important. When it comes to protecting both your home and car, as well as other assets, having the right insurance becomes critical. The Safeco Package offers the best combination of savings, convenience, and coverage available. So when you need to cover multiple possessions, we've got the perfect answer. Save money and time, and stay protected with a Safeco Package.

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