



AMERICAN INSURANCE

Lewiston ▲ Moscow

Summer 2018



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WHAT'S NEXT FOR THE BIG FIREWORKS DISPLAY?

You are part of something BIG! Your trust and confidence in AMERICAN INSURANCE has made it possible for us to be a major sponsor of the valley's Independence Day Fireworks Celebration for the last 33 years. As costs have risen for the big fireworks display, Community Spirit is needing to broaden its community support to fully fund a bigger and better show. We receive some donations from those who attend inside Adam's Field. But, the thousands of valley residents who enjoy these 4th of July fireworks from their homes, boats, levees and scenic vantage points have not had a way to support the show – until now. **Now, there is a convenient way for everyone to join us in supporting this important patriotic event with a small donation.**

How to Donate to the Fireworks Display? Secure donations can now be made to Community Spirit by credit card online at www.lcvalleyfireworks.org. It's easy, quick and secure! Your \$10 or more will go a long way to sustain our annual birthday celebration of America. Admission to Adam's Field is free with donations welcomed and accepted also on July 4th.

About this Year's Fireworks Celebration: Adam's Field gates open at 6 pm with live music starting at 7 pm by "American Bonfire". Concessions, treats, games and fun for the whole family is provided. Bring your blankets and lawn chairs to relax at Adam's Field behind Clarkston High School and watch up-close as the fireworks fill the sky at 10 pm on July 4th.

Special Attraction: We are expecting over 100 motorcycle riders representing the *Combat Veterans Motorcycle Association, Chapter 13-3*



Celebrating 33 Years as Major Sponsor Independence Day Fireworks

The Sullivans invite you -
July 4th at Adams Field
Clarkston High School

INSURANCE?

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Community Spirit
**Schedule of
Events**

6:00pm
Gates Open

7:00pm
**AMERICAN BONFIRE
Live Music**

10:00pm
**FIREWORKS
Aerial Display
Food & Concessions**

Suggested gate donations:
\$1.00/person or \$5.00/family
Credit Card on-line donations:
www.lcvalleyfireworks.org

to circle

Adam's Field about 8:30pm and tell us how we all can support our service men and women in need. Their mission is "to support and defend those who have defended our country and our freedoms." Their focus is to help veteran care facilities provide a warm meal, clothing, shelter, and guidance, or simply to say "Thank You" and "Welcome Home." The Sullivans and staff at AMERICAN INSURANCE want to say "thank you" for your support of this important American tradition. We hope you will enjoy the show!

For more info contact [Stephanie at American Insurance](mailto:Stephanie@Am-Ins.com) Call (208) 413-6242 or email StephH@Am-Ins.com

Direct Customer Service

Take note of your agent's direct dial number and email

Personal Lines Services

(Auto, Home, Renters, MC, Boat, RV, ATV)

Lewiston Customer Last Names

A to G - Tina Heitmann, CSA

(208)816-4393 TinaH@Am-Ins.com

H to M - Shelly Abel, CSA

(208)816-4396 ShellyA@Am-Ins.com

N to Z - Tyra Ruberti, CSA

(208)816-4394 TyraR@Am-Ins.com

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Primary - Aimee Martinez, CSA

(208)816-4165 AimeeM@Am-Ins.com

Backup - Dina Inman, CSA

(208)882-8544 Dinal@Am-Ins.com

Commercial Lines Services

(Farm, Business, Bus Auto, Work Comp)

Lewiston Business Names

A to J - Anna Franklin, CSR

(208)816-4583 AnnaF@Am-Ins.com

K to Z - Karen Virgin, CSR

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Moscow Business Names

A to Z - Karyl Wayt, CSR

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Comments or Questions ?

Contact:

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HIRING A CONTRACTOR?

Why you need to get proof of insurance

Hiring an uninsured contractor can end up embroiling you in lawsuits and cost you more than you ever imagined.

Summer is when we hire contractors for repairs, roof replacements, remodeling, landscaping and other projects for our home or business. These contracting arrangements are often done on a hand-shake or bid estimate rather than a formal written construction contract. **So, what insurance should you require and how can you verify that your contractor has the insurance protection you need?**



Philip Sullivan, CIC
Personal Lines Mgr

What can go wrong? Plenty!



Contractors, from one-man artisans to big general contractors, are in one of the riskiest business ventures in America. No matter what size the project, property owners should verify that their contractor at a minimum is properly **licensed and bonded** if required by law, has in-force **Commercial General Liability** insurance, **Workers Compensation** insurance (if there are employees), and **Auto Liability** insurance if vehicles will be on your premises.

Request Certificates of Insurance

It is usual and customary to request proof of insurances with evidence provided in the form of a **Certificate of Insurance** from your contractor. **DO NOT allow the contractor to start the project until you receive the Certificates you requested.** For more information and assistance contact your American Insurance agent or email LossControl@Am-Ins.com.

Verify Licensing and Insurance

Idaho Contractors must register with the Idaho Bureau of Occupational Licenses. No insurance or bonding is required. However, legal contact information and disciplinary documentation is available to the public on-line. Advice on how to hire a contractor and file a complaint is also provided. www.ibol.idaho.gov click License & Registration search

Washington Contractors, general and specialty contractors, must register and have in-force at all times Commercial General Liability, Performance Bond and Workers Compensation insurance. Consumers can verify this information including filing complaints on-line, www.lni.wa.gov/tradeslicensing click "Verify a Contractor" tab.



SOUP-PORTing the YWCA!

American Insurance was recognized by the YWCA of Lewiston-Clarkston for being the dessert sponsor of their 2018 fundraising event on February 23rd. Amanda Wilhelm YWCA Community Engagement Mgr, presented a framed certificate of appreciation and Soup-port wooden spoon to John Sullivan, President of American Insurance.



Sullivan said, "We ordered soup for our entire staff and also sponsored dessert for attendees. The soup is delicious and the one-of-a-kind hand painted bowls are great collector's items. We look forward to the event each February."

The annual event was an overwhelming success to raise money for the support of the vital shelters for adults and children that are victims of domestic violence, sexual assault, stalking, and other crimes.

LIABILITY - Am I Liable?

Questions of liability follow every incident that hurts someone or damages their property. For a variety of reasons, the general understanding of what constitutes "legal liability" is different from the reality.

Would you be legally liable in the following examples?

- ◆ Your tree limb blew down in a windstorm and damages your neighbor's car.
- ◆ You suffer a heart attack while driving your car and hit another car injuring the occupants.
- ◆ A customer visits your business, loses their balance and falls down breaking their hip.

It might surprise you to know that in each of these cases you are not presumed to be legally liable. Generally, in accidental tort cases, to be found legally liable you must have committed an act of "negligence".



Negligence is the failure to exercise the degree of care considered reasonable under the circumstances, resulting in an unintended injury to another party.

In the business example above, as a business owner you owe a duty to your customers (invitees) to provide a reasonably safe shopping environment free of hazards that might cause injury. If a customer trips over an extension cord you put across an aisle, falls and is injured you would likely be held liable due to negligence. But, if a person loses their balance and falls without encountering a hazard then there was no breach in your duty and no negligence has occurred.

So, accidents happen but not all accidents are caused by negligence. You are not liable just because someone asserts you are. Technically, you are not legally liable for damages unless declared so by a jury or judge. When lawsuits are filed and taken to a jury the litigation costs can be very high and judgments are unpredictable. That's why the vast majority of tort cases alleging negligence are negotiated and settled before trial.

AMERICAN INSURANCE has liability insurance coverage available for every kind of personal and business need. Contact us for the advice of our professional agents and free coverage quotations.



Shawn Sullivan, CIC
Vice President

Who must call 811?

This is why you must call before digging on your property.

Homeowners are the most likely to forget to call 811 before digging on their property. Something as simple as planting shrubs, installing a fence, mail-box post, or sprinkler system can create a dangerous and costly situation.



Property owners and contractors are strictly liable if they damage underground utility lines when they dig.

Buried natural gas and electrical lines could be anywhere – some just inches below the surface.

Every state, including Idaho and Washington, have laws that require you to **call 811 at least two working days before you start digging**. A mistake can create an expensive liability claim against you. You will want to avoid a claim against your personal or business liability insurance.



The votes are in! AMERICAN INSURANCE is honored to be once again selected as "Best of the West" insurance agency for 2018. The Sullivans & staff are very proud to be chosen and always strive to be worthy of your continued trust.



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FUTURE MOSCOW OFFICE
Watch the transformation as we remodel



We have purchased the former Whitney Attorney building at 604 South Washington in Moscow. It sits on the SE corner of Washington and 6th Street, across from Umpqua Bank and kiddie corner from the Moscow Food Co-Op downtown. Renovations inside and out are underway with a tentative completion date of August 31st.

Watch as things change over the next few months.

New paint, new landscaping, new flooring and more. We are excited to have a permanent home to match our commitment to Moscow and the Palouse.

You will receive a special Open House invitation sometime in September to visit our new location. Until then, we remain in our current location at 203 E 3rd Street and are ready to serve your every insurance need. Thank you for your business and continued confidence that makes this progress possible.

The Sullivans - John, Shawn, Philip & Staff



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