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INSURANCE for Every Need!
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Business
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Medical
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We're here when you need us most!
COVID-19 protocols in place for your safety

OUR LOBBIES ARE OPEN! As an essential business, we have remained open to serve you by phone, email and online during the COVID stay-at-home period. But, honestly, we have missed seeing you. We are a personal business and enjoy the many great relationships we have built with you, our customers.

On June 1st we re-opened our lobbies in Lewiston and Moscow for in-person services. To safely serve you, we have installed plexi-shields on our front counters and desks to accommodate your in-office visits. Face masks are optional and not required. Customer contact areas are sanitized between customer visits.

Welcome to our office

Together we can safely handle your necessary in-office visits with these safety protocols:

- **Sick?** If you feel sick or have been exposed to anyone who is, please call us for service: 208-746-9646 Lewiston or 208-882-8544 Moscow.
- **Social Distancing** – observe the 6-foot rule (except when separated by plexi-shields)
- **Cover** coughs and sneezes
- **Limit** group visits to two people
- **Face masks are optional** and not required (single-use masks can be provided at your request).



Agents John, Philip, and Natasha Sullivan talk safely using desk plexi-glass shield.

Other ways to contact us:

For your convenience, nearly every insurance transaction can be handled without an in-office visit. Or, if you prefer, call us, email us or use online services at www.Am-Ins.com and our mail drop for payments and/or documents.



Independence Day Fireworks Display

Aerial fireworks display will happen July 4th!

For 35 years, American Insurance has been a major sponsor of the Lewis-Clark Valley aerial fireworks display on July 4th. **The big, spectacular aerial fireworks display will go on as usual but the pre-show at Adams Field fell victim to the COVID pandemic and was cancelled.** (see pg 4)

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 - Natasha Sullivan, CSA

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

Moscow Customer Last Names

A to Z - Jenni Waters, CSA

(208)816-4395 JenniW@Am-Ins.com

Commercial Lines Services

(Farm, Business, Bus Auto, Work Comp)

Lewiston Business Names

A to F - Anna Franklin, CISR

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

G to O - Karen Virgin, CSR

(208)816-4585 KarenV@Am-Ins.com

P to Z - Brittney Allen, CSR

(208)816-4586 BrittneyA@Am-Ins.com

Moscow Business Names

A to Z - Karyl Wayt, CSR

(208)816-4587 KarylW@Am-Ins.com

COVID-19 PREMIUM RELIEF

3 ways paying premium was made easier

Everyone has been impacted financially by the COVID-19 pandemic – some more than others.

American Insurance is dedicated to finding you answers and helping you maintain the insurance coverage you need at the lowest rates you can afford.



Philip Sullivan, CIC
VP & Personal Lines Mgr

New and creative ideas were implemented by the insurance industry to help everyone manage through the financial impact of the COVID-19 health crisis. More than \$1 billion was refunded by the companies we represent to our policyholders.

Premium refunds – Safeco, Nationwide, Travelers, Progressive and many other insurance companies implemented voluntary plans to refund a percentage of each policyholder's auto insurance premium for the months of April and May or a flat dollar amount. The refunds were meant to help anyone with reduced income and reflects that fewer cars were on the road during the shelter-in-place orders.



Each company issued refunds by different methods – by credit to your account, electronic refunds back to your checking or credit card account, or check by mail. If you have any questions about how your refund was issued please call your American Insurance customer service agent.

Payment flexibility options – To help policyholders with reduced incomes or who may be waiting on unemployment, most insurance companies temporarily extended payment due dates, paused cancellations

due to non-payment of premium, and waived late fees for personal auto and home insurance. Normal billings will resume again in June so policyholders that are behind in payments will want to contact us to learn about all payment options available.

Temporary Policy changes – Any policyholder who is hard hit financially by the pandemic may want to consider some temporary policy changes to reduce premium. Just call your American Insurance customer service agent (CSA) in Lewiston or Moscow to review any appropriate ideas to reduce premium temporarily on your auto insurance policy.

Welcome Mitch Keller!



Mitch Keller has joined American Insurance as a licensed Property-Casualty insurance agent.

Prior to starting his insurance career, Mitch worked in customer service for Regence BlueShield of Idaho and most recently as a business account manager for Inland Cellular for 7 years. Mitch has lived in the Lewis Clark Valley his entire life. In high school he played in a band with Adam Sullivan, so has been a friend of the Sullivan family ever since. He graduated from Clarkston High School in 2004 and continued his education at Walla Walla Community College. Mitch and his wife, Tracy, have two young boys, Troy (4) and Gage (2). They love the outdoors and as a family enjoy all the activities the Pacific Northwest has to offer with their two cats and two dogs.

Mitch is involved in our communities and serves on many boards and non-profit groups. Mitch is a valued member of the A-Team at American Insurance and he looks forward to providing the best insurance coverage and prices for personal and business insurance for his many friends. Welcome Mitch with an email to MitchK@Am-Ins.com or call him at 208-305-9121.



Shawn Sullivan, CIC
President

BUSINESS PREMIUM RELIEF **How to reduce current liability premiums now**

Most businesses have now re-opened or resumed full operations following State and Federal health directives. But, pre-COVID income may be slow to return to normal levels.

So, now is the time for business owners who had significant reductions in gross sales or payroll to calculate their losses and adjust their estimates for their liability insurance for the current policy term. The lower estimated sales or payroll may change your estimated liability premium for the year and provide a premium credit on your account. Remember, your final premium will be determined at the policy year-end audit.

Talk with your experienced American Insurance agent for the help and advice you need. We want to do everything we can to assist you.




COMMERCIAL LINES DEPT GROWING **Department expands to four full-time employees**

Rapid growth in the number of business insurance accounts has prompted the need to expand our Customer Service staff to four with the recent addition of Brittney Allen. We welcome Brittney, who previously worked for Regence BlueShield of Idaho in Customer Service and is now an excellent addition to our Commercial Lines service staff.

To balance our workloads, Brittney has been assigned our business accounts with names from P to Z. Brittney brings her always helpful and cheerful attitude to help her customers with policy changes, claim reporting, billing questions, certificate of insurance requests and renewal policy processing. You will find Brittney's contact information in the Page 2 side box.



Q: What now? I've lost my health insurance!



A: We can help! If you have lost your health insurance because of the COVID-19 Pandemic business closures, employee layoffs, "stay-home" orders, or reduced work hours, you have new options.

Special Enrollment Period – you are eligible to apply for individual health plans through your State Health Exchange. You may qualify for lower premiums through premium tax credits or cost-sharing reductions.

Lower-Cost Individual Plans – these plans are only available off-Exchange to Idaho residents. Premium tax credits are not available but premiums are as much as 40% lower than Exchange plans. PPO providers, no-cost preventative care, pharmacy benefits, preventative Dental and Vision benefits are included. Premium rates depend on current health information and a 12-month waiting period for pre-existing conditions may apply. Deductible choices up to \$10,000 are available.

Short-Term Medical Plans - These plans are for short term needs of up to six months. Short Term plans are designed to cover typical, short term illness or injuries that could occur while you're between full benefit plans. They typically have a lower premium but do not qualify for Affordable Care Act tax credits or provide minimum essential coverage (MEC) requirements. These plans do not cover pre-existing medical conditions or preventive care.

Get more information! Call us or email Medical@Am-Ins.com. Talk with a health agent at American Insurance today.



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CURRENT RESIDENT OR

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Independence Day Fireworks Display

Aerial fireworks display will happen July 4th!

John Sullivan, Vice-President of Community Spirit and CEO of American Insurance said, *“The fireworks committee felt it was very important to maintain our aerial fireworks display as an outward sign of unity, strength, resilience, and hope as all Americans have sacrificed together in this battle with the Corona-virus.”*



**John B Sullivan,
CEO**

Adam’s Field pre-show cancelled

Unfortunately, the lingering uncertainties surrounding COVID-19 public gatherings in Washington State did not allow commitments to be made for a pre-show at Adams Field. Community Spirit, the non-profit that organizes and funds the show, could not commit to live band entertainment or food vendors for the pre-show this year. Valley residents will not be allowed to sit at Adam’s Field but can watch the big aerial display from their own backyard BBQs, the dike paths on the river or other visual vantage points to observe social distancing.

Aerial Fireworks Display

The aerial fireworks display will begin promptly at 10 p.m. on July 4th. They will be shot from the Clarkston High School baseball field as usual. Some larger shells are planned so the fireworks will explode at higher elevations for better viewing from home locations. Tune your radio to our media sponsor, IdaVend Broadcasting and its family of local radio stations (The Outlaw 106.9, KRLC Hometown Radio 1350 AM and 93.1 or Y-105 FM) to hear our national anthem followed by patriotic music that is choreographed to the fireworks bursts.

Public donations needed

“Funding for the annual fireworks display is a cooperative effort of individual donations and our regular corporate sponsors,” mentioned Sullivan. *“The pre-show crowd donations normally fund about 10% of the fireworks costs. Without a pre-show this year other direct donations from the public would be appreciated to keep the show at its present level as costs continue to increase over time.”* **Fireworks supporters can make online donations now at LCValleyFireworks.org or mail your check to, “Community Spirit Fireworks”, 805 Stewart Ave, Lewiston, ID.**

This newsletter is published periodically by American Insurance to bring important news about insurance and safety to our clients. The content of this newsletter is taken from sources which we believe are reliable but are not guaranteed to completely state all available information. This newsletter provides general information and is not intended as a substitute for professional legal, financial, or insurance counsel for individuals.