



Fall/Winter 2020



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John B Sullivan, CEO

NEED IS INCREASING AS PANDEMIC PERSISTS
Hometown Business Food Drive set for Nov. 16 – 20

American Insurance is gearing up to sponsor our 5th Annual Hometown Business Food Drive and the need has never been greater. We plan to partner with more than 70 local businesses and are hoping to add more to meet the growing needs of the our three local food banks – Community Action Food Bank in Lewiston, Asotin County Food Bank in Clarkston and Palouse Cares in Moscow.

Here's What is Happening and Why

While many are still doing fine during the pandemic, there are many others that are much harder hit financially. As the pandemic persists, the business downturn has led to unemployment, layoffs and reduced work hours for those in every business sector. Supplementing the grocery needs of their families with food bank resources means the rent can get paid and they are secure in their housing.

It becomes a choice between food and rent for the unemployed and under-employed.



There were mixed signals at the beginning of pandemic. Steve Small, (pictured far left) food bank director for Community Action Partnership told us, *"Despite what many of the national news stories at the time reported, we did not see an immediate increase in demand. It seems with the direct stimulus payments, the increased unemployment benefits, and significant increases in SNAP (food stamp) benefits, many of the people in our community who struggle with food insecurity were actually able to meet their nutritional needs through these programs. As these programs have been reduced or eliminated, we are now seeing an increase in demand."* (FOOD DRIVE cont on pg 4)



INSURANCE for Every Need!

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MALDEN WILDFIRE HITS HOME

Nellie Flatt's home in Malden, WA burned to the ground in a wind driven wildfire on September 7, 2020. She lost all her belongings, her pictures and mementos but amazingly she is still smiling.

Everyone that knows Nellie, who lived in Clarkston for many years, knows she has an infectious smile and upbeat spirit. She said, *"I had 81 years of my life just go down the tube, but I have my life and my daughter has her life, and nobody in Malden or Pine City has lost their life, so you've gotta be happy with what you have left – your family and your friends."* (Malden Wildfire cont on pg 2)



Agent Tina Heitmann & Nellie talk insurance

PLUGGING HOLES IN A HOMEOWNERS POLICY

Even though your Homeowners insurance policy provides great coverage it still contains some necessary exclusions like “wear and tear” or similar wording to limit claims to sudden and accidental causes rather than from just wearing out or lack of maintenance.

NEW OPTIONS TO CONSIDER:

We want to make you are aware of new choices that plug some holes in coverage. Safeco Insurance is offering two new endorsements for a small additional premium that we expect will also be available in other companies over time.



Philip Sullivan, CIC
VP & Personal Lines



Water Seepage or Leakage* – Water damage from broken pipes is covered but repeated or continuous water seepage or leakage is excluded. These kinds of losses can often go undetected behind a wall or under cabinets and flooring making them difficult for a homeowner to prevent even with diligent effort.

▶ **Water Seepage or Leakage** new endorsement covers damage from repeated, continuous seeps or leaks that occur for a period of 14 days or more occurring from water or steam within - Plumbing systems, heating systems, air conditioning systems, household appliances. Optional limits offered are \$25,000 or \$50,000.

Service Lines* – damage to underground utility lines (for example - water, electricity, waste disposal, and communications), is excluded. When they eventually fail due to wear and tear, the cost to the homeowner is immediate and expensive.

- ▶ **Service Line** new endorsement provides coverage for the common causes of service line failure up to a limit of \$12,000, subject to a \$500 deductible.
- ▶ Covered losses include, but are not limited to, wear and tear; rust and corrosion; mechanical breakdown; freezing or frost heave; and tree or other root invasion. It includes repair or replacement with environmentally friendly materials; excavation costs; expedited expense reimbursement; and coverage for outdoor property.

For full details and quotations please contact your American Insurance agent.

* Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. This article is for information purposes only. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria.

MALDEN WILDFIRE - (cont from pg 1)

It happened so fast! Nellie’s day started on a normal windy day when she heard about a fire on the other side of the airport, about 3 miles out of town. There had been previous fires before in the wheat country.

“The neighbors said maybe we’d better look at getting things ready just in case we need to leave, and I figured there was no harm in getting just a few things ready,” she said. “As we were leaving from the porch, the officials were coming through town and told us we had to evacuate now because the fire is coming. It was just really, really fast.” Nellie said she didn’t hesitate to follow directions to evacuate. *“My mindset was that you need to obey when they tell you to do something,” she said. “I figured that we’d go away overnight and the next morning we would come back and everything would be OK! But, then the next morning came and all the houses on my side of the street had went down.”*

Time to see Tina about Insurance - Nellie said her “go to girl” at American Insurance has always been agent Tina Heitmann and she also appreciates Lisa Gludt at the front desk. *“I just have a blast and I have to raise a little Cain to let them know I’m still here,” she said. “Tina is just a peach and so helpful. She started things rolling for me and I immediately got in contact with a young man who was doing the emergency help. I had a check for clothing and incidentals in the first week and a half just to get things started.”*

Nellie’s homeowners insurance policy is in Nationwide Ins Co. She says, *“I’ve been treated absolutely fabulous by the insurance company. You hear horror stories, but knock on wood everything has been great. I’ve been very happy with how fast they’ve been moving.”* Read more about Nellie’s story on-line at www.Am-Ins.com/news.



WA & ID HEALTH EXCHANGES OPEN

New companies and plan choices

Open Enrollment Ends December 15th - You must apply during this open enrollment period that ends on December 15th to be accepted for subsidized coverage unless qualified for Medicaid or your current policy renews at a different time.

2021 Health Insurance Plans and Rates

Idaho - The 2021 premium rates will increase by an average of +1 percent in the individual market and +6 percent on average in the small group market, with multiple carriers decreasing their rates.

Your Health Idaho, for the first time, Regence BlueShield of Idaho, which currently sells small group and individual plans off-exchange in Idaho, will offer medical coverage through *Your Health Idaho* for 2021. Idahoans now have 136 medical and 13 dental plans that are available in 2021.

Washington – Washington Health Benefit Exchange Board certified 115 Qualified Health Plans (QHPs) and 7 Qualified Dental Plans (QDPs) to be offered for 2021 through *Washington Healthplanfinder* during open enrollment. Most customers will see that the average premium costs and deductibles of Exchange plans are lower than previous years. For the first time in several years, there will be two or more carriers in every county.

Washington Healthplanfinder – in Area 9, Asotin and Garfield counties now have two approved Exchange carriers, Lifewise Health Plan and Coordinated Care Corp (Ambetter Cascade) to choose from.

Get Free Assistance

Idaho and Washington residents can get free assistance at American Insurance to compare the new plans against other plans offered where you live. Together we can compare plans, calculate available premium subsidies, search for preferred providers, and even confirm how your prescription medications will be covered. We invite you to call for an appointment with our licensed health agents, [Tim Gleason](#) and [Dave Root](#) by calling (208)746-9646, email Medical@Am-Ins.com or contact us at www.Am-Ins.com.

OPEN ENROLLMENT NOW until December 15th

NOW OPEN! Affordable Care Act / Obamacare
HEALTH INSURANCE EXCHANGES
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NEW LETTERS THREATEN VEHICLE SUSPENSION

Idaho Transportation Dept – Drive Insured law



Shawn D. Sullivan, CIC, President

A new flood of Idaho Transportation Department (ITD) letters have gone out to Idaho drivers threatening registration suspension for vehicles they can't match to their system. Idaho's "Drive Insured" program is about to enter its second year in an effort to lower the amount of uninsured vehicles on Idaho roads and to enforce Idaho Code 49-1234.

The system is dependent on matching the unique Vehicle Identification Numbers (VINs) for each vehicle to verify current auto insurance. When the VIN doesn't match a letter goes out to warn the registered owner of the pending registration suspension.

Why did I get the letter? There are three main reasons you may get a letter.

1. Your vehicle is not insured because it is in layup or otherwise not in use.
2. Your vehicle is insured but a mistake has been made on the VIN number. The standard VIN is a string of 17 numbers and letters. All it takes is one "typo" or misheard/miswritten character to create a no-match on the insurance verification system.
3. Your vehicle is registered to a commercial business and/or insured under a Commercial Auto Policy that isn't reported to ITD system.

As your agent, we can help!

Our agents can identify the problem, provide you guidance and correct problems quickly for you.



5th ANNUAL HOMETOWN BUSINESS



FOOD DRIVE



HOMETOWN BUSINESS FOOD DRIVE PARTNERS

They support our community all year long. Join us in saying "thanks" by shopping locally.

To make your personal food donation please visit any of our Hometown Business Partners to drop off your donation.

Aspen Park of Cascadia
American Insurance Lewiston & Moscow
Blondie's Beauty Bar
Boneyard Gym
Carmel Minogue CPA & Assoc
Castle Carpet Cleaning
Clarkston Vet Clinic
Classic Wood Floors & Carpentry
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Ideal Fitness (Isaac Mendez)
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Kenaston Corporation
Latah Title
Latah Realty
LC Smiles Dentistry
Lewiston Grocery Outlet
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Dr. Mark Sheppard, DDS
Mick McClure Honda
Moscow Ale House
Moscow Food Co-op
Motion Industries
Norm's Custom Glass
Northwest Engraving Service
The Owl Drug Stores – Southway, Home Medical & Tri-State locations
Paramount Pest Control
Peak Physical Therapy
Precision Signs
PrintCraft Printing
Rick's Family Foods
Rogers Subaru
Ruddell Chiropractic
Simon Audiology & Tinnitus
Sister's Cookie Company
Southway Animal Clinic
Steiner Electronics
Sunrise Home Center
Welenco Stove Store

PLEASE PARTNER WITH US! We invite all small businesses and individuals to partner with us to support our local food banks – Community Action Food Bank in Lewiston, Asotin Co Food Bank in Clarkston and Palouse Cares in Moscow.
SUPPORT LOCAL GROCERS: Stretch your donation with discounted bags of food! Lewiston Grocery Outlet on Thain; Clarkston at Rick's Family Foods on Highland or Heights Family Foods; or at Moscow Food Co-Op
MORE INFO: Contact Stephanie Herbert, Event Coordinator, call (208)413-6242 or email Community@Am-Ins.com. **Thank you for your partnership!**



2019 Donor Pictures

FOOD DRIVE (continued from page 1)

Support has dropped - Small said, "As a result of the epidemic, many of our regular food drives were cancelled, or postponed indefinitely. While many individuals and smaller businesses have put forth generous and outstanding efforts, donations are much below normal. We have been able to provide excellent food assistance so far, but we are just now entering the most challenging period in this regard. If our projections are correct we will need significant increase in donations to meet the needs in our community moving forward."

How you can help - The Hometown Business Food Drive is uniquely designed to safely collect food donations from their employees, vendors and customers. Each of the food drive business partners becomes a collection point for food donations that are picked up at a scheduled time by American Insurance employees for delivery to the food banks. If you are a Hometown Business please partner with us in this effort. If you are an employee, bring a food donation to your business to show your community support. If you are a customer, bring your donations to a Partner business to help meet this important need.

