



Summer 2017



Brad Stinson

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☆☆ CELEBRATING AMERICA! ☆☆

For 32 years AMERICAN INSURANCE has been a major financial sponsor of the Lewis-Clark Valley's Independence Day Fireworks Celebration on July 4th.

John Sullivan, agency President, is involved in every aspect of the celebration. He has served on the board of directors of the non-profit, Community Spirit, since 1990 to personally help plan, organize, raise funds, set-up, and take down the fireworks show each year.



Pyrotech, Jeff Casali with John Sullivan set up fireworks

"I love this celebration for many reasons", John said. "No matter what your political views, Independence Day brings everyone together on one special day to celebrate what it means to be an American. For 364 days we can argue over what that actually means, but on this one day each year, we are reminded that we have more in common than what may separate us."



John Sullivan instructs volunteers on flag setup

"Also, our Independence Day tradition builds patriotism. It provides a focus to talk to our children and remind ourselves about our American heritage and values - democracy, liberty, individual rights and responsibilities; the rule of law, equal rights and justice; equal opportunity; the rewards of innovation and hard work. More than anything, I just love seeing families come together for a day of fun, relaxation, and celebration."



You are invited

Please join the Sullivans & staff at Adams Field in Clarkston on July 4th for the Independence Day Fireworks Celebration. Bring your lawn chairs and blankets, enjoy live music, eat food and goodies, and watch the amazing, big aerial fireworks display up close. We look forward to seeing you there! (see details on Page 4)

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Personal Lines Services

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Lewiston Customer Last Names

A to G - Tina Heitmann, CSA

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

H to M - Lori Chapman, CISR

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

N to Z - Helen Duman, CSA

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

Backup - Shelly Abel, CSA

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

Moscow Customer Last Names

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

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

Moscow Business Names

A to Z - Karyl Wayt, CSR

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

**Fireworks are fun
but *dangerous!***

Fireworks and Your Liability

What if something goes wrong?



If you celebrate Independence Day with your own fireworks show, you could be personally liable if anything goes wrong. So, here is some information about how to cover your liability plus safety tips to keep your show safe for everyone concerned. Whether "Safe & Sane" or fired by professionals, fireworks must be handled with care.

Not all fireworks are legal so check your local restrictions. In Lewiston, ID, any fireworks "that go up or blow up" are illegal. And, in Clarkston, WA, approved consumer fireworks may be discharged within the City of Clarkston only on July 3rd between the hours of 9:00 a.m. and 11:00 p.m. and on July 4th between the hours of 9:00 a.m. and 12:00 midnight, and between the hours of 6:00 p.m. on December 31st and 1:00 a.m. on January 1st. Consumer fireworks may not be discharged within the City of Clarkston at any other time.

Fireworks and your personal liability

Family fun can turn into tragedy in a flash. Each year over 8,000 people are injured by fireworks and more fires are reported on the 4th of July than on any other day. Any incident of injury or property damage creates serious liability issues for adults and parents of children. If you have a *Homeowners* or *Tenants* (renters) insurance policy, it will provide you coverage under the Personal Liability section in case of an accident. Even so, you will want to remind yourself of some basic fireworks safety tips.



Philip Sullivan, CIC
Personal Lines Mgr

Fireworks Safety Tips

- * Always have water handy (a hose or bucket)
- * Light fireworks outdoors in a clear area
- * Never allow young children to handle fireworks.
- * Older children should use fireworks only under close adult supervision.
- * The shooter should wear safety glasses.
- * Light one device at a time
- * Never ignite devices in a container.

Introducing...Aimee Martinez - Customer Service Agent - Moscow



Please welcome Aimee Martinez, our new Personal Lines Customer Service Agent (CSA) in the Moscow office. Aimee is a licensed property-casualty insurance agent and will help you with all your personal insurance needs - auto, home, motorcycle, boat, RV, and ATV. Call Aimee for quotes and policy services like billing questions, add or remove autos or drivers, quotations, report claims or any service need. You will really like her! She is outgoing, friendly, and eager to help.

Aimee is a local girl, born and raised in Moscow. She attended the Renaissance Public Charter School and was their first graduate in 2002. After high school, she later obtained a Phlebotomy certification in 2009 from LCSC. She worked successfully in the medical community for more than 8 years. As the mother of 8 year old twin boys, she decided to change careers to obtain more regular work hours. Insurance was the perfect choice for Aimee. Now in her second year, she really enjoys customer service and helping people get the best coverage and price on

their insurance. Her family really enjoys the fun and challenge of finding treasures, Geocaching! She named her team the "Super A-Team" (for Aimee, Anthony, & Alex).

You can contact Aimee on her direct line
(208) 818-4165 or email her at AimeeM@Am-Ins.com.

Homeowners - Beware of Business Exclusions

A home-based business may void all coverage on your garage/shop.

If you have a "home-based" business, even if part-time, at your home residence premises there are serious insurance coverage issues that need to be addressed. You could lose the entire value of a detached garage or shop building to a fire or have a liability claim that is denied for coverage due to the business exclusions in the typical *Homeowners* policy.



Shawn D Sullivan, CIC
Vice President

"Our biggest worry is that a customer will start running a business out of their detached garage/shop without knowing that their homeowner's policy excludes all coverage on that building", said Shawn Sullivan, CIC. "Remember to call us if you have a home-based business so we can provide the additional property and liability protections you need."

All *Homeowners* policy forms contain **business exclusions** and limitations in the property, liability, and medical payments sections. The business exclusions are necessary to restrict the scope of coverage to normal personal activities. Otherwise, the pricing of all *Homeowners* policies would be affected by claims paid on an endless variety of business activities.

If you have a home-based business you need answers to the following questions.



- ✓ What is the definition of business?
- ✓ What buildings are excluded from coverage if used in business?
- ✓ Is there any coverage for business property or merchandise?
- ✓ What business exclusions apply to Personal Liability and Medical Payments coverage?
- ✓ Are there exceptions to business use that allow some coverage to apply?

Contact your AMERICAN INSURANCE Agent for answers!



CELEBRATING 95 YEARS History Brief - Our Logo

Our company logo was launched in 1990. The triangular shape contains our American colors of red (on the left), white (silhouette of the Statue of Liberty in the center) and blue (on the right). The Statue of Liberty was a perfect symbol to convey the American strengths of "independence" and "freedom" of choice which matches the advantages we provide our customers as an Independent Insurance Agency. We represent many insurance companies to provide many choices of policies at the lowest prices. The fireworks bursts at top signify our long term sponsorship of the valley's Independence Day Fireworks Celebration.



The votes are in! AMERICAN INSURANCE is honored to be once again selected as "Best of the West" insurance agency for 2017. The Sullivans & staff are very proud to be chosen and always strive to be worthy of your continued trust. Thank you for your vote of confidence.

"Best of the West" is a promotion of KLEW-TV that tabulates consumer votes in various business categories. To see all winners visit <http://klewTV.com/news/local/2017-best-of-the-west-winners>.



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Celebrating 32 Years as Major Sponsor

Independence Day Fireworks

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

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Community Spirit
Schedule of Events

6:00pm
Gates Open

7:00pm
WORKING POOR
Live Music

10:00pm
FIREWORKS
Aerial Display
Food & Concessions

Suggested gate donations:
\$1.00/person or \$5.00/family

MAKE IT A FAMILY AFFAIR

The crowd of about 3,000 gathers inside Adams Field at Clarkston High School to enjoy live entertainment, concessions of food, drinks, and ice cream, and the big aerial fireworks display at 10PM. The fireworks show is a family affair for the Sullivans.



Pictured: Sullivan Family - Philip & son, Max, (back, left), John & Pamela (back, center) & Kim, Shawn & daughter, Etta (front, center).