



The Legacy Group July 2013 Newsletter



The Legacy Group
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Attention Ohio Homeowners - You Could Soon Face Separate Deductibles For Wind & Hail Damage...

Homeowners who sustained damage from last week's summer storm may see a separate deductible for damages caused by **wind and hail**.

"This is really new in Ohio. A separate **wind and hail** deductible already exists in 19 other states and Washington DC...and now it is here in Ohio" said Mary Bonelli of Ohio Insurance Institute.

Why? The increase in storm damage in the midwest. Ohio's insured losses from storms over the past five years (\$3.4 billion) is more than 2 1/2 times higher than during the previous five years (\$1.3 billion).

"There is a new normal out there regarding disaster risk, especially **wind and hail**. Insurers are looking at ways to reduce risk and keep insurance affordable".

The new separate deductible would not apply to other kinds of storm damage such as from rain or a fire caused by lightning.

Another change coming to Ohio is **new limits on roof claims**. Companies are expected to move to determining the actual "cash value" of a roof. So a homeowner whose 20-year-old roof was damaged in a storm would not get a brand new roof paid in full after the deductible. He might get the value of his existing roof toward the total cost.

Please keep an eye out to see if these changes occur on your homeowner's policy. Please contact Jim if you have any questions or would like to discuss other



In This Issue

- [Attention Ohio Homeowners - You Could Soon Face Separate Deductibles For Wind & Hail Damage...](#)
- [The Legacy Group Referral Program - Giving Back To Our Community](#)
- [Summer Safety Series: Avoid ID Theft During Summer Travel](#)
- We have a Winner!

Coming Soon...

Jim and Ronda starring in videos answering some of today's most pressing insurance questions

Quotable Quotes...

"Grasp your opportunities... no

options.

Source: Cleveland Plain Dealer, Sat July 13, 2013

The Legacy Group Referral Program

Giving Back To Our Community!

We love our community and strive to help make it a better place. We have designed a referral program to make a difference. Please refer someone who could benefit from our great service and fantastic rates and we will make a **donation of \$25** to a local cause in your name (once a quote is provided to the referral).

It is a **WIN/WIN/WIN/WIN** plan!

1. **WIN** for you because a donation will be made in your name to either the Geauga County Rescue Village, Wounded Warriors or \$25 is given to you to donate as you wish.
2. **WIN** for the animals at Rescue Village and our returning soldiers through Wounded Warrior Project who need our support.
3. **WIN** for the friend you refer to The Legacy Group because they will get the best coverage at a great price supported with outstanding customer service.
4. **WIN** for us because we get to give back to our great community and provide the best coverage to our clients.

Every newsletter will have a coupon on the bottom. Please print it out, add your name and number and ask your friend to present it at the time we provide a quote. We will let you know once the donation has been made!

Summer Safety Series: Avoid ID Theft During Summer Travel

Are you traveling this summer? While traveling can be a relaxing getaway, it can also be an identity theft nightmare.

A few tips you should consider to avoid identity theft during your summer travels:

1. **Don't announce your travel plans on social media.** "This invites identity thieves to target your house while you're away."
2. **Place a hold on your mail.** "When criminals see an overflowing mailbox, they see an easy way to steal personal information."
3. **Leave your laptop computer at home if you can.** "If you must travel with a laptop, update your anti-virus and anti-spyware programs. Do not access bank accounts from your laptop while in a hotel room or at a coffee shop or other public location."

Grasp your opportunities, no matter how poor your health; nothing is worse for your health than boredom."

Journalist, Mignon McLaughlin



4. Use only ATMs located in banks.

5. Protect your smartphone. "Create a password for access, and use an application with a GPS locator to find your phone if it is lost or stolen."

Source: Traveling Greener and Equifax

We Have A Winner!

Congrats to our awesome client and friend

Nancy Krueger

for winning our email contest!

Enjoy your **\$100 Gas Card** this summer -
we wish you safe travels to someplace fun!

Thank you to everyone who took the time to provide your email address.

We look forward to sharing some great information with you!

The Legacy Group Referral Program Giving Back To Our Community

We Love Referrals!

If you know someone who may benefit from our Great Service and Fantastic Rates, simply **Print out this coupon, write your name and phone number below**, and when this coupon is presented to us at time of a new quote, we will either:

1. Donate **\$25** to help the animals at **Rescue Village** in your name - Or -
2. Donate **\$25** to help a soldier with **Wounded Warrior Project** in your name - Or -
3. You can have **\$25** to donate as you wish!

Giving Back To Our Community.

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