



LEUTER INSURANCE GROUP

"Your Friends In The Insurance Business"

414 Townsend St., Midland, MI • 800-975-6473

Third Quarter Newsletter

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Save The Date: Open House September 29th



Please stop by **Wednesday, September 29 between 4 and 7 p.m.** to see our new "Green" building. We would love to show you our office building and its "Green" features.

Two local artists have pictures displayed on our walls. Plan to view photomicrography done by Arnold Kolb, retired Dow Corning research scientist. Mike McMath will complete a special painting for our building while performing with his band, "Empty Canvas" during the open house.

We are a family business and encourage the whole family to come. There will be hot dogs, chips, popcorn, and drinks for everyone. For the kids, we will have a bounce house and rock climbing wall.

Be sure to see our 6900-pound flowing rock too!

WE APPRECIATE YOUR BUSINESS! Please join your friends at the Leuter Insurance Group on **Wednesday, September 29 from 4-7 p.m.** for fun, food, and a tour of our new building.

Michigan Millers
Philadelphia
Progressive
Safeco
Travelers
West Bend
Zurich

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Is Your Employer-Sponsored Life Insurance Really The BEST DEAL?

Do you have life insurance through your employer? Are you in good health? If the answer is "yes" to both of these questions, you NEED to look into different options.

Employer-sponsored life insurance is great for the unhealthy because there isn't underwriting (application, exam, etc.) involved and everyone qualifies. This naturally makes the rate higher for the healthy and lower for the unhealthy.

The top three reasons why you need to opt out of your employer sponsored life insurance plan:

1. **IEUTER'S rates are locked** in for 10, 20, or 30 years without a rate change. (Most group plans change their rates every five years)
2. **A IEUTER policy is portable.** (If you change jobs or retire, you can take your life insurance with you.)
3. **If you are healthy,** there is NOT an employer-sponsored plan that can compete with IEUTER'S plan.

Here are a few examples:

1. A **42 year-old female** who wants \$500,000 of coverage will pay \$15,828 for an employer-sponsored plan over the next 20 years. With IEUTER she will pay \$7,862, saving \$7,966!!!
2. A **48 year-old male** who wants \$1,000,000 of coverage will pay \$54,216 for an employer-sponsored plan over the next 20 years. With IEUTER he will pay \$28,800, saving \$25,416!!!
3. A **55 year-old male** who wants \$1,000,000 of coverage will pay \$50,760 for an employer sponsored plan over the next ten years. With IEUTER he will pay \$19,000, saving \$31,760!!!

If your open enrollment with your employer is in November or December PLEASE call us BEFORE October 1st so we can give you an option on your life insurance. In the last five years, we've had only one person who qualified who did not opt out of their employer-sponsored plan.

Loan Gap/ Lease Gap Coverage

Consider Loan Gap/ Lease Gap coverage when purchasing a new vehicle. This will protect your lease/loan amount if you are involved in an accident and the vehicle is determined a total loss.

In any accident the vehicle value will be determined on an ACTUAL CASH VALUE basis NOT REPLACEMENT at the time of loss. This gap coverage will protect your loan amount, which certainly could be substantially higher than the value of the vehicle.

The cost of the Loan/Lease Gap coverage is usually considerably lower through Leuter Insurance Group than what dealerships will charge you.

Remodeling? Landscaping? New Roof?

Before you hire a contractor, ask to see their certificate of insurance. If they can't produce one or try to talk you out of it, walk away!!! A certificate of insurance is evidence of insurance coverage. Once you get a copy, send it to Leuter Insurance Group and we can review it to make sure the contractor has proper limits and coverage for the work being done.

If they don't have insurance and cause damage, you may have trouble collecting. And what if they injure someone? It may be covered on your homeowners, but then you have a loss charged against your policy. If you need some names of contractors, give us a call and we can suggest some that we know have good insurance!

Texting & Driving

Michigan motorists, along with drivers from other states, don't have to worry too much about the ban on texting while driving that took effect in July. There already are laws on the books that could result in more serious penalties than the ones law enforcement can hand down with the new law.

The new law makes it illegal for a person to read, write, or send text messages from a cell phone or other device while operating a moving vehicle. A violation is a civil infraction with a \$100 fine for a first offense and \$200 after that. The state doesn't add any points to a driver's record for violations.

According to the Michigan State Police website, "A driver who becomes distracted by using a cell phone, and commits a traffic violation, could be charged with careless driving, or with specific violation, such as improper lane use, if they are drifting in and out of their lane." The result? Points on your record and higher insurance premiums, even if you don't harm anyone else.

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Can we give you a second
opinion on Life Insurance?

Receive a free umbrella or road atlas
for letting us quote your life.

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Offer Expires: December 1, 2010