



## Personal Lines: Frequently Asked Questions

Q: Can you help me insure more than my auto(s) and primary home?

A: Yes, we can find appropriate insurance for almost anything! As an example, a personal liability umbrella policy offers a lot of coverage for small dollars. We can help with flood insurance, boats, campers, valuable jewelry & fine arts, jet skis, snowmobiles, and antique cars!

Q: What insurance carriers do you work with?

A: We have long-standing relationships with Wisconsin-based Super Regional Carriers West Bend Mutual and SECURA, and we know national insurance carriers like Safeco, Nationwide and Progressive. We also work with Specialty Carriers for unique situations as well.

Q: Who will be my agent, who do I call with questions?

A: Craig Thompson is the Agent for Personal Lines and he works with Account Manager Sam Steinmetz that helps with policy questions and any necessary changes. You will always have someone who knows your situation to call.

Q: How do I pay my policy premiums?

A: We can help process your payment if we are given all the necessary payment information, or, you can call your insurance carrier directly or go online to make the payment as well.

Q: If I have to report a claim, do I call you or who do I call.

A: Yes, you can call us and we can help answer your questions and even begin the claims process. Depending upon the severity of the event generating the claim, the claims adjustor may need to speak with you as well but we will help in any way we can.

Q: Are there any Apps that I can load onto my phone that will help me manage my policies?

A: Yes, most of the insurance carriers we work with have a phone app or an online portal that you can access from your computer.

Q: Have you ever misplaced your auto ID cards, how do I go about getting another one?

A: Let us know and we would be happy to either email over a new copy or send it in the mail!

Q: My home mortgage company sends me letters about Additional Interest, what do I do?

A: This happens frequently, call us or send us a copy of the letter and we will get your lender the updated information they need, easy peasy.

Q: If I need help after hours, who do I call?

A: All the carriers we work with have after-hours support phone numbers/customer service lines as well. Our hours are from 8:00 am – 4:30 pm Monday through Friday each week

Q: We have properties in other states. Can you help me out with those properties?

A: Yes, we have insurance licenses to work in WI, AZ, IL, MN and MI

Q: Do I need any special insurance when I begin to build my new home next year?

A: Yes, you need a special policy called a Builders Risk policy. That policy should be acquired before you break ground and we can help you with that.

Q: Do your carriers have Gap coverage, what does it mean?

A: Yes, Gap coverage is typically for brand new vehicles and it is an optional coverage that helps pay off your auto loan if your car is totaled or stolen and you owe more than the car's depreciated value.

Q: When I go to buy a new vehicle, does that car have coverage?

A: That new car has coverage that matches the highest limits of any car you have insured. You have 30 day grace period to officially get the car on the policy

Q: What does Replacement Cost Value mean on my homeowner's policy?

A: There are three (3) numbers every homeowner needs to know about, and each has a different meaning. The first is the Market Value of the home. What can you sell your home for based on today's market conditions if you wanted to sell it and move? The next one is Property Tax, and this amount is a calculation based on the assessed value of the property by the assessor from the local municipality. The final number is The Replacement Cost Value of your home. What will it take to completely rebuild your home using today's labor market dollars with today's material costs? This number has to be high enough so should the unexpected occur, you can rebuild yours without having to take out a loan or to use your hard-earned savings. Out West, as an example, with raging wildfires taking place, many of the home insurance policies have not kept pace with inflation and the homeowners are not properly insured. Many will go bankrupt, or have to pull money of their pockets because the home is insured at a percentage far lower than the replacement cost. They have to use their funds, missing the point of having the correct amount of homeowner's insurance altogether.



**Professional Insurance Programs**  
P: 800-637-4676 E: info@profinsprog.com  
[www.insuranceformembers.com](http://www.insuranceformembers.com)