

A SNEAK PEAK AT THE NEXT NEWSLETTER



VACATION PACKING LIST



SUMMER IN INDIANA



DO I NEED AN UMBRELLA?



NATIONAL SAFETY MONTH

We try to do two things *well*

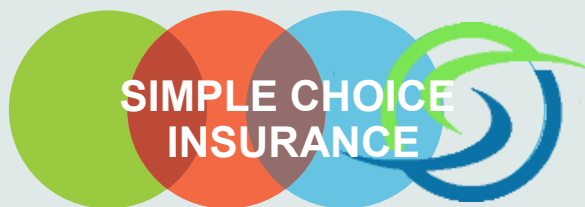
1. *Protect your family; while serving our community.*

2. *Do what we said, when we said we would do it.*



Chris

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Some Choices are Simple, Protect your family; Serve your community.

REFER A FRIEND “PAY IT FORWARD”

Our *Refer a Friend “Pay it forward”* campaign has proven to be a huge success for our agency. We wanted to let you know how.

Most people appreciate a Starbucks card as a thank you for a referral. Our agency wanted to make an *even bigger* impact in our community. After launching our campaign we have been able to donate over **\$1000.00** to charities in and around our city. Some of which we didn’t even know about prior to you letting us know its one you support!

We value nothing more than you placing trust in our agency. And THANKS to you, we were able to support the things you support; bringing us all closer together. Some of our donations include: the YMCA, Cats Haven, Indiana Youth Rugby, Amos Butler Audubon and More!

Our Referral Program is very simple:

- You refer a name of someone who contacts our office for assistance and we provide them a quote for their home, business, auto or health insurance (they don’t even have to become a client)
- We will donate \$25.00 to the charity of YOUR choice, and in your name; just for providing us an opportunity.



MAY 2017

INSURANCE Insights

NEWS YOU CAN USE



WHY DOES MY AUTO INSURANCE *ALWAYS* GO UP AT RENEWAL?

EASY GARDENING

Gardening just isn't what it once was.
Anyone can manage a garden now.

PG2

MOTORCYCLE SAFETY MONTH

Our roads are filled with Motorcyclists. Read our helpful tips on sharing the road with a motorcycle.

PG3

4 TIPS FOR SPRING CLEANING

Tips on how to make your spring cleaning stress free & manageable

PG3

REFER A FRIEND

Do you know we support YOUR favorite charity for a referral? Read more on how we can make a difference for the things you support..

PG4

Since 2011 the average auto insurance rates have increased approximately 16% overall.

As an Agency, we hear it all the time. As a matter of fact, it is the number one complaint. “*I feel like I am paying for everyone else’s mistakes*”. The truth is, rates have gone up. A significant amount as a matter of fact. Some of the reasons are because of others. Some reasons are just because of the times. We are driving more miles, in more expensive cars and are more distracted as a driver than ever before. Here are a few statistics the whole industry is experiencing

3.148 trillion miles were driven in 2015.

More miles equals more cars on the road which leads to more accidents.

The average cost of bodily injury claims rose 32.1%.

Part of this is due to severity of accidents, increased cost of medical care and vehicles are more costly to repair today with the extended safety features.

New car Sales are up.

Many families now choose to drive as opposed to flying. Cars are more able to travel long distances and are more economic than flying. More care sales = more cars on the road=more potential for accident.



One in 4 crashes involves cell phone use.

A recent AAA report shows 87% of drivers admit to engaging in some kind of risky behavior while behind the wheel. 70% of drivers admit to talking on a cell phone while driving and 42% admit to texting or responding to emails while driving.

Continued from page 2

“To plant a garden is to believe in tomorrow.
- Audrey Hepburn.”



EASY GARDEN FOR SMALL SPACES

Continued from page 1

There are **three types of distractions** that can affect you while you are driving.

- **Visual Distraction:** activities that take eyes off the road
- **Manual Distraction:** activities that take your hands off the wheel.
- **Cognitive Distraction:** activities that take your mind off driving.



Many reputable carriers are committed to continuing to look for ways to reward good drivers and provide long term stable rates. This includes the leveraging telematics programs, teen contracts and discounts for taking drivers education, low mileage discounts for drivers who drive less, sound underwriting and stable pricing models. We are in new economic times with driving and must look to understand how it affects us all.

“.05 is the minimal amount a driver who texts takes there eyes off the road. That is equivalent to the length of a football field at 55 mph”

1] U.S. Department of Transportation’s Federal Highway Administration[2] National Highway Traffic Safety Administration [3 Insurance Research Council[4] Strategy& Price WaterHouse Coopers, 2016 Auto Industry Trends

Thinking about gardening for me went like this: “Oh, that would be fun. Then it immediately went to, wow, that’s a lot of work, I don’t have the space, I don’t know how, and I sure don’t know what to plant.” If this is you, have no fear, I got you! Small space, raised beds, and container gardens are gaining tons of popularity. Mostly because it removes the old fashioned scary way of thinking about the BIG task of planting a garden.

RAISED BEDS

My personal favorite has become the raised bed garden. I participated in a community garden at my local YMCA last year and found this to a very good option. For \$20. and 10% donation of my harvest, I was able to acquire a 4x8 RAISED box that I could plant whatever I wanted in. The key to this. NO BENDING DOWN :) I know, I should enjoy the exercise but it made this process so enjoyable, and we had great success with jalapenos, tomato's sweet potatoes and herbs. I definitely recommend this as an option.



DENTAL, VISION AND HEARING

Fact: Most people do not realize you can purchase dental, vision, and hearing coverage anytime. There are not Open Enrollment dates, or specified periods of time that this coverage can be purchased.

Whether you are on Medicare advantage or a Medicare Supplement or even if you have Obamacare Health coverage you can purchase a dental, vision or hearing plan at any time during the year. It is important to understand how these plans work. ALL plans will have a waiting period before services can be used. ALL plans will have a maximum benefit per calendar year.

RECIPE OF THE MONTH

This is a “recipe skeptic” kind of recipe. I get it, it sounds a little crazy. Trust me, this is a crowd pleasing, easy, quick and healthy recipe that will leave everyone asking for it.

HUMMUS AVACADO DIP

3 Avocados Smashed up (with a fork is fine)
8 oz. of hummus (store bought is okay)
1 can drained black beans
8 oz. of fresh salsa (in the deli or homemade)
Salt, pepper, garlic if you like

Mix all ingredients together, chill and serve. It can be served with chips, veggies, as a mayo spread on BLT’s, on top of eggs, and more! You won’t be disappointed It is also healthy!



MAY IS MOTORCYCLE SAFETY MONTH

Even though motorcycles account for less than 5% of registered vehicles in the US, they are traveling 21 million miles each year. NHTSA reports that per vehicle traveled, motorcyclist's were more than 26 times more likely than passenger car occupants to die in a traffic crash. What an astounding number! Here are some tips on how we can safely “share the road” with motorcycles.

- A motorcycle has the same rights and privileges as any other vehicle on the road.
- Allow the full lane width. This allows a motorcyclist to maneuver safely.
- Since motorcycles are smaller they are more difficult to judge speed and distance of an approaching motorcycle.
- A motorcyclist can be easily hidden in a blind spot. Always do a visual check for motorcycles.
- Don’t be fooled by flashing turn signals, motorcyclists may sometimes forget to turn them off.



BRANDY’S BIT

MEET BRANDY! For those who already know Brandy, you know that she is my *very spoiled* dog!

This month we want to share one of Brandy’s **best tips!** Brandy lives a good life, even for a dog. She eats, sleeps, loves her ball and long walks, but mostly she loves waiting for her “people” to return home. The amazing thing about Brandy is if you are gone 5 minutes or 5 days, she LOVES and misses you just the same. No matter the day you have had she is excited whenever you return home; she greets you with a GIANT tail wag and a sloppy kiss! Our tip this month is: *Wouldn't it be great if we all loved like Brandy and greeted everyone with a tail wag and a sloppy kiss!*

It is a good idea if you think you may have a need for these services, to consider them as an option long before you actually intend to use them. Most plans average \$35 +/- a month depending on the plan. Many carriers in Indiana offer these services and do not need to be connected to your existing plan. They key to these benefits, is to plan ahead so when you need them, you can use them.

4 Tips for Spring Cleaning

One staple of spring always seems to be the need to spring clean. It can easily become overwhelming and quite a task. Here are some tips to simplify how you can be successful

1 ONE AREA AT A TIME

Cleaning/organizing your entire home inside and out can quickly get overwhelming. **Make a list first.** Focus on just one area or room, then move to another only when you’re finished, you’ll likely work more efficiently.

2 FOLLOW THE 6 MONTH RULE

If you haven’t used it, or worn it in six months (with the exception of seasonal items and special mementos), it’s a time to consider finding it a new home. There are so many ways to repurpose things now, if it has served its time with you, move it on! .

3 DON'T FORGET THE KITCHEN

Just like other rooms, your kitchen likely has things that haven’t been used in some time. Be sure to clean out old food and condiments in the refrigerator or freezer. Get out your appliances and give them a thorough cleaning and get rid of those things you no longer use. Buy new kitchen towels! It’s amazing how new towels can really spruce things up.

4 SET YOURSELF UP FOR SUCCESS!

After you make the list in #1, do the **ONE** thing you dislike the most first. Mine is clearing the clutter. Whatever yours is, DO THAT FIRST! You will feel most accomplished and it will make the other tasks more do-able

“In 2015 motorcycle helmets saved 1,772 lives. Helmets are estimated to be 37 percent effective in preventing fatal injuries for motorcycle riders (operators) and 41 percent effective for motorcycle passengers.