



W. J. WHEELER INSURANCE AGENCY  
PERSONAL AND COMMERCIAL INSURANCE SINCE 1864

# CLIENT HANDBOOK

## OUR PROMISE TO YOU:

- An affordable, customized insurance plan
- A choice of insurance companies
- A trusted advisor
- Your advocate after a loss

*Thank you for choosing us. If you have any questions or want to meet with your advisor, please contact us.*

*Sincerely,*

*Michael, Kate, Diane, Marianne, Debra, Curtis & Jeffrey*

## CONTACT US:

For an up-to-date company directory (name, extension, direct line, email address), visit the Virtual Insurance Office at [www.wjwheeler.com](http://www.wjwheeler.com) and click Contact Us.

## ALL CALLS, INCLUDING 24 HOUR CLAIMS REPORTING:

**207-743-8927 or 207-824-2580**



## WHAT'S INSIDE

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### WJW ONLINE

A tour of our Virtual Insurance Office at [www.wjwheeler.com](http://www.wjwheeler.com)

### TRUSTED CHOICE

Our Pledge of Performance

## WHEN TO TALK WITH YOUR TRUSTED ADVISOR

Your advisor is available to meet with you to discuss your insurance plan at any time. Please call to set up an appointment. Some good times for a review are when:

- You have a claim
- You move the business, even temporarily
- You renovate or remodel at your location, even if you aren't the building owner
- The ownership of any vehicle, property or structure changes
- The ownership of the business itself changes
- Your net worth or income increases or decreases significantly
- You start a new business or change your business activities
- You hire an employee
- You hire subcontractors
- You wish to prepare for a disaster
- You retire



**It's your insurance plan.  
Let's work together to keep it current.**

## Your Obligations

Your policy is a contract between you and the insurance company. Each policy has **conditions** which specify exactly what is required of you before the company will fulfill its obligations to you (and pay a claim). **Refer to your policy for the exact conditions you must fulfill**, which might include:

- Pay premiums on time.
- Notify us promptly of any loss.
- Cooperate with any inspection or investigation.
- Open your books to the company (for audit purposes).
- Follow recommendations made to prevent loss.
- Never admit fault or offer to make payment after a loss.

## Billing

For billing plans, we recommend

- Pay in Full. There will be no installment fees and the company may offer a pay in full discount.
- Electronic Funds Transfer, which authorizes automatic monthly payments from your checking account, with no monthly bills to mail.

Got questions? The website of your insurance company is the first stop for billing: make a secure payment online, find out when is a payment due, learn if the last payment was applied, see the transaction history, etc.

But if that isn't enough, contact us for help.

### The Virtual Insurance Office:

To make a payment or check the status of an policy, visit the Service Center at [www.wjwheeler.com](http://www.wjwheeler.com)

## Proof of Insurance

Proofs of insurance include:

- An Auto ID Card
- A Canadian Auto ID Card
- An Insurance Binder
- A Certificate of Liability Insurance
- An Evidence of Property Insurance

Forward any written request for proof of insurance to us by email, fax, mail or just drop it off at our office. We can forward these documents to you by fax, by mail, or you can pick them up in one of our offices.

Keep Auto ID Cards in each insured vehicle. We can provide updated cards to you and deliver them to by email, fax (at the town office) or mail, or have you pick them up at the office. If you plan to drive your vehicle to Canada, please request a special Canada Auto ID Card.

### The Virtual Insurance Office:

To request an Auto ID Card or Proof of Insurance, visit the Service Center at [www.wjwheeler.com](http://www.wjwheeler.com)

## Coverage Questions

Insurance policies are complex legal contracts with specialized language, definitions and terms. They are not written in English and do require specialized training and experience to understand. Please rely on us to answer your questions about the coverage your policies provide (and don't provide.) Call or email anytime.

### The Virtual Insurance Office:

We encourage you to research insurance questions at [www.wjwheeler.com](http://www.wjwheeler.com) but recommend that you don't make final decisions without speaking with your advisor.

## Coverage Changes

Please call or email your advisor to make a change to the coverage on your policies. Some companies allow you to make changes online as well.

If you email, please understand that coverage is not in force until your advisor confirms that coverage is in force.

Under Maine law, you have only fourteen (14) days to notify us of a new vehicle. For up to four (4) days after purchase, your vehicle will have a \$500 collision and other-than-collision deductible. On day 5 to 14, your new vehicle will have collision and other-than-collision deductibles equal to the lowest deductibles you have on any current vehicle. We recommend notifying us promptly of changes.

### The Virtual Insurance Office:

To request changes to your coverage, visit the Service Center at [www.wjwheeler.com](http://www.wjwheeler.com)

## The Yes Letter

In some years, we will send you our newsletter along with our **Yes Letter**: "If you can answer yes to any of these questions, please give your advisor a call." This letter will prompt you to help us keep your insurance current. Significant changes might trigger an in person review and shopping of your account.

## Coverage Review

In some years, we will contact you to arrange for a review meeting in person or over the phone. You can request a review meeting at any time and as often as you wish.

We will analyze your exposure to risk and recommend strategies to avoid, reduce or insure that risk.

We will also quote your insurance plan with other insurance companies. If we find you a better value with another company, we share it with you and help you move your coverage from one company to the other.

After disaster strikes, how soon will you be

## Open For Business?

Even with insurance to pay for the repairs and lost income, handling a disaster takes a lot of time and energy. So it pays to do all you can to prevent disaster.

But **Life Happens** and so do disasters. Businesses that prepare for disaster recover more quickly. Pick the right insurance advisor, purchase the right insurance, but also anticipate disaster, minimize the risk of loss and have a plan for emergency response and recovery.

### A. Anticipate Disaster:

1. Identify the critical business activities you must maintain to stay in business and retain customers?
2. How will you maintain those critical activities? What alternative facilities, equipment, extra supplies and sources of power and communications will be needed?
3. How long can your customers do without you before they look to your competitors? How quickly can you reopen in a temporary location? How quickly can you reopen in a permanent location?
4. How will customers learn of your disaster, of your temporary situation and of your permanent relocation?
5. Who will you call on for help in your recovery? Compile a list of important phone numbers and addresses. Include company officials, employees, local and state emergency management agencies, major clients, contractors, suppliers, realtors, financial institutions, insurance agents and claims representatives. Keep at least 3 copies: on site, off site and in a vehicle.
6. What personnel will you need? What will existing employees do during a period of recovery?

## The Virtual Insurance Office:

For a disaster plan template and other resources, visit the Insurance Blog at [www.wjwheeler.com](http://www.wjwheeler.com)

### B. Minimize Risk:

1. Train employees in fire safety,
2. Modernize the electrical system.
3. Ideally, situate your business in a fire-resistant building with a fire alarm system and/or a sprinkler system.
4. Conform to damage-resistant building codes.
5. Regularly review operations in terms of safety to employees and customers.
6. Keep **up-to-date backups** of both computerized and written records off premises. Records should include values of inventory, equipment, computers and other property as well as records of financial history and client history. If you don't, how long might it take to reconstruct this data?



## The Virtual Insurance Office:

For tips on how to reduce your risk of loss, visit the Insurance Blog at [www.wjwheeler.com](http://www.wjwheeler.com)

### C. After the Disaster, Before You Contact Us:

Set up an emergency response plan and train employees how to execute it. The steps might include:

1. Call 911
2. Get people to safety
3. Seek first aid care as needed.
4. Protect property without endangering people's safety.
5. Do not leave the scene.
6. Cooperate with emergency rescue and public safety officials.
7. Do not admit fault or discuss insurance. Do not offer to make payment, assume an obligation or incur any expense other than first aid treatment. (Your insurance company's policy contract forbids you from taking away their rights to do these things.)



### D. Contact Us to Report the Loss:

**CALL:** 207-743-8927 / 207-824-2580

If our office is closed, choose from a list of insurance companies to report your claim 24 hours a day.

#### OTHER METHODS:

Unless you call, your report may not be filed until the following business day, delaying claim processing.

When you report a loss to us, we are **legally obligated** to report your loss to the insurer, no matter what.

However, your policy obligates you to provide prompt notice to us / the insurer after you discover a loss. If you don't report it promptly, your claim could be denied.

Protect yourself from an uncovered loss by reporting all losses promptly.

**Once your claim is filed, you can expect a response from the insurer within 48 hours.**

#### We're Your Advocate

We'll act as your advocate with the company. That means we address any questions or concerns you might have and do our best to ensure that you get a fair and prompt settlement from the company.

## The Virtual Insurance Office:

To monitor an open claim, visit the Claims Center at [www.wjwheeler.com](http://www.wjwheeler.com)



## INSURANCE 24-7

[WWW.WJWHEELER.COM](http://www.wjwheeler.com)

Visit our Virtual Insurance Office with 24-hour access.

**Request Quotes** for new policies

Read our **Blog**, like us on **Facebook** and follow us on **Twitter**

Learn about our **Agency Partners** - local businesses that have agreed to give our loyal customers discounts on products and services.

In the **Service Center**: pay a bill, request changes to your account, request Auto ID Cards and other proofs of insurance, or download forms.

In **The Insurance Blog**, get answers to a variety of insurance questions, such as:

- Preparing properties for hurricanes.
- What does Employment Practices Liability coverage protect you against?
- Do I need special coverage for my personal property at home that is used in business?
- What does data breach and computer fraud coverage do?

Is Your Business Prepared for a Life Changing Event?

## BECAUSE LIFE HAPPENS

**You can control some things in your life but not everything.** Knowing this simple fact and acting on it, you can be better prepared for all that life may bring.

Have you had a discussion about the possibility of a life-changing event for the business owners and the key employees such as

- An extended stay in the hospital or a chronic illness?
- Needing long term care at home or in a nursing home?
- Becoming unable to work for an extended period time?
- The death of any business owner or key employee?

These kinds of events will be life-changing. How would you keep running the business under these circumstances? Who will pay for the replacement of key functions after a temporary or permanent life-changing event. **Are you and the business prepared for the financial consequences of these events?**

### The Virtual Insurance Office:

For more information about life, disability, health and long term care insurance, visit [www.wjwheeler.com](http://www.wjwheeler.com)

Our advisors are trained professionals who can help you assess your needs and propose cost effective solutions to these problems.

We can help you prepare. **Because Life Happens**

W.J. Wheeler is a Trusted Choice Agency

### Our Pledge of Performance

The WJ.Wheeler Insurance Agency was founded in 1864 in South Paris by William Jordan Wheeler. Now a **fifth-generation, locally-owned family business**, our access to multiple companies and commitment to quality service enable us to offer our clients competitive pricing, a broad choice of products and unparalleled advocacy.

As a Trusted Choice agency, **we are dedicated to you.** We commit to treating you as a person, not a policy. We shall:

- Work with you to identify the insurance that is right for you, your family or your business
- Explain the coverages and options available to you
- Use our access to multiple companies to deliver customized and competitively priced products
- Provide 24/7 emergency claims services
- Guide you through the claims process to a prompt and fair resolution
- Help you solve problems related to your coverage or account
- Return your phone calls and e-mails promptly and respond to your requests in a timely manner
- Commit our staff to continuing education so they may be more knowledgeable in serving you
- Treat you with respect and courtesy
- Conduct our business in an ethical manner

