



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 and click Contact Us.

ALL CALLS, INCLUDING 24 HOUR CLAIMS REPORTING:

207-743-8927 or 207-824-2580



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WJW ONLINE

A tour of our Virtual Insurance Office at 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 get married or move in with someone
- You get separated or divorced
- You have a child
- A child gets a driver's license
- A child leaves for college
- A child lives somewhere else
- A parent, relative or non-family member comes to live with you
- You move, even temporarily
- You renovate or remodel your home
- The ownership of a car or a home changes
- Your net worth or income increases or decreases significantly
- You start a business or change your business activities
- 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.
- 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

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

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 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

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.

The Virtual Insurance Office:

Having even a minor loss can be a drain on your time and energy, and you may have a deductible to cover before coverage applies. For tips on how to reduce your risk of loss, visit the Insurance Blog at www.wjwheeler.com



A Loss Occurs - Now What?

Auto Accident: Before You Call Us

1. Call 911 if necessary.
2. Get people to safety.
3. Do not admit fault or discuss your insurance coverage.
4. Do not leave the scene of an accident.
5. Notify the police immediately (even for minor accidents on private property)
6. The following information should be included in a policy report. Verify with the police officer that it will be and collect it yourself if necessary:
 - The name, address, telephone numbers and license number for every driver, passenger and witness
 - The year/make/model, plate number and titled owner for each involved vehicle
 - The insurer's name, telephone number and policy number for each driver and vehicle involved (if the driver doesn't own the vehicle, then there may be different policies insuring the driver and the car.)

Property Loss: Before You Call Us

1. Call 911 if necessary.
2. Get people to safety.
3. Take steps to prevent further damage to the building (cover it, board it up, etc.) and any contents (move it, cover it, secure it, etc.)
4. If any property is stolen, notify the police immediately.
5. If there is a loss under your Credit Card or Fund Transfer coverage, notify that company immediately.

Personal Injury: Before You Call Us

The Virtual Insurance Office:

Preparing a home inventory AFTER a loss is hard. So do it BEFORE the loss: Download it now from the Insurance Center at www.wjwheeler.com.

1. Call 911 if necessary.
2. Get people to safety.
3. Do not admit fault or discuss your insurance coverage.
4. Seek first aid care for the injured person. Medical Payments coverage is a no-fault coverage with limits of up to \$10,000 available under most automobile, homeowners and other liability policies. Using this coverage may prevent someone from deciding to file suit later, which could save you money in the long run. Be sure to get written proof of the claim.
5. Other than offering first aid, do not, under any circumstances, offer to make payment, assume obligation or incur any expense. If you do so, you may waive the insurance company's rights under your insurance policies, and then they can deny coverage.

Then: Notifying us of a claim

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 insurer. 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.



Next Steps in an Property Loss

1. Make temporary living arrangements if needed
2. Keep accurate records of expenses incurred
3. Be prepared to show the damaged property and provide all requested documentation.
4. Prepare an inventory of damaged property, to include the quantity, description, and value of each item. Keep all bills, receipts, and documents that justify the values.

Next Steps in an Auto Accident or Loss

Get an estimate for repairs from the auto body shop of your choice, but do not authorize any work until the insurance company has had an opportunity to inspect the vehicle and review the police report.

Next Steps in a Liability Claim

Notify your advisor immediately if you receive any legal notice regarding the incident.



INSURANCE 24-7

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 your home for winter
- Getting ready for winter driving
- Preparing for a hurricane
- Do renters need insurance?
- Do I need to buy the collision damage waiver when I rent a car?
- Insuring jewelry
- Coverage for losses due to mold

Is Your Family 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 in your family about the possibility of a life-changing event 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 family member, including an income earner, a homemaker or a dependent?

These kinds of events will be life-changing. How would you pay for the services you would need or replace the lost income?

Are you and your family 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

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

