

Keeping up with the Jones



JULY 2018



TEAM PROFILE



DANNY MEYER

Robert K. Jones Insurance welcomes Danny Meyer, the newest addition to the agency.

Danny is doing his internship this summer with the agency to learn about the insurance business and gain practical field and hands-on experience.

He graduated from Chamminade Julianne High School in 2015, and he will be a Senior at The Ohio State University, graduating in the Spring of 2019.

Danny traveled to Italy this Spring with a group from Ohio State. He enjoys golfing and hanging out with his friends and family.



DO YOU OR YOUR BUSINESS OPERATE A DRONE? YOU MAY NOT BE COVERED.

Potential liability issues with the use of drones:

- **Bodily injury to others** – the drone crashing or dropping an item that results in injury to a person
- **Property damage to others** – the drone crashing or dropping an item that results in someone's property being damaged and potentially causing business interruption losses
- **Personal injury/Advertising injury** – claims involving invasion of privacy, trespassing and infringement or defamation
- **Data collection** – if the drone is collecting information and is hacked to obtain the data

Many standard policies do not provide the proper coverage for drones. We encourage individuals and businesses that choose to operate drones to call us to evaluate any gaps in their current coverage before operating their drone.

WHAT OUR CLIENTS ARE SAYING

"Thank you for all of the insurance assistance. We appreciate the great service we receive at Jones Insurance."
-Tom & Jean

"R.K. Jones Insurance Agency provides us with a single contact to handle all of our insurance needs. Getting answers to insurance questions or starting the claim process is much easier thanks to their assistance. They also proactively contact us to make sure we have the coverage we need and are getting the best value out there."

-Beatrice

"I wanted to take a second to tell you how fantastic your team is. Morgan, who answered the phone today, was so sweet and helpful. And Kristy, who I always go to, in her usual style, fixes things, and it's like she is reading my mind on things I need. Insurance can be complicated and frustrating for those that are not in the business and just need it to work. Your team is the cure for that. I get people all the time wanting to quote us out for insurance, and I am always polite when I tell them that it isn't worth it."

-Dave

☆ JONES FUN FACTS



The Robert K. Jones Coach Pitch Team, coached by Dan Biedenharn, walking on the field prior to a Dragons game!



Beth Duffy with her daughter, Lindsay, graduated this year from Wright State University. Congrats!



Morgan Ruhl and her husband, Aaron, and two children, Ava and Zoey, in front of their new house! Congrats on the new home!

The Jones team celebrating happy hour at Elsa's!



JONES IN THE COMMUNITY



The Jones team volunteered and helped prepare meals with **House of Bread**. House of Bread is a non-profit community kitchen in Dayton serving hot, nutritious, lunchtime meals to anyone in need, seven days a week.



Kristy Manarino volunteered for **Joyride Cars**, a car club for kids with disabilities. Our clients, the Cornells, started this car club in honor of their son, Carter (pictured solo), who they found was calmed by rides in cars.



Dan Biedenharn Volunteered with **Generation Dayton at the Dayton Foodbank** and helped make 384 senior food boxes. Foodbanks across America provide service to over 46 million people in need.



The Jones team donated shoes and volunteered at **Shoes 4 The Shoeless**. Shoes 4 the Shoeless is a local non-profit that provides new, correctly fitting gym shoes and socks to Dayton area children in desperate need.



CLAIMS SCENARIOS



YOUR PREMIUMS AT WORK. SOMETIMES THE SMALLEST PROBLEM CAN BE AN EXPENSIVE REPAIR.

\$376,000 Paid — Small fire in basement left extensive smoke and soot damage throughout the entire house. Costs were to repair and clean the home and its contents along with paying for a place to stay while the home was being repaired.

\$102,000 Paid — Hose connector failed on toilet causing water to run all night throughout the house and into the finished basement. Hardwood floors, ceilings, and walls were ruined.

\$10,000 Paid — Can of expanding foam insulation exploded causing damage to interior walls, flooring, and contents. A basic homeowner policy would not have covered this damage.

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