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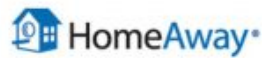
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Robert K. Jones Insurance Quarterly Newsletter - October 2018 Edition

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INSURANCE GAPS WHEN RENTING OUT YOUR HOME



It has become commonplace for homeowners to rent their houses or rental properties out for a short period of time (less than 30 days) through short-term hosting platforms such as

Airbnb and VRBO. This can be a great way to earn money. The vast majority of such rentals are uneventful, but now and again tragedy can strike.

- Are you covered for liability if the renter gets hurt at your property?
- Are your belongings and property covered if stolen by the renter?
- Is your building covered, if damaged by the renter such as a fire or water damage caused by the renter?

The answer is generally NO, your home or rental policy will not cover short-term rentals. You can purchase coverage from the rental company directly, but many of them will only cover liability, and not your actual property.

Please contact us if you are renting your home, cars, or any property for a short-term basis. We can evaluate your current policy, and determine if the right coverages are in place for your situation.

JONES FUN FACTS

WINNING STARTS NOW

In June Kevin Jones, Colleen Greer, Dan Biedenham & Dan Bitler along with spouses and friends attended a Reds game together.



WEDDING FUN!

Dan Biedenham and his family having fun at a family wedding!



CLAIMS CORNER



Drive Insured – Insured is hit by an uninsured driver. With most carriers, claim would be subject to their \$1,000 deductible. The insured also had uninsured motorist property damage (UMPD.) UMPD waived the collision deductible and the damage to the insured's vehicle, \$2,469.39 was paid by the insurance company. The insurance company is attempting restitution. The insured paid nothing for the

claim.

Snowbirds beware – You have your thermostat set to keep your home at set temperatures while you are gone for the winter. But what happens if the thermostat malfunctions and your heat runs at 98 degrees for possibly 3 months? Your wood doors, floors and cabinetry all warp causing over \$60,000 in damage.

Waterworks – A pipe froze in an insured's rented office space. The pipe burst causing 4 inches of water to go throughout the office space, damaging office equipment and furniture. One small burst caused \$110,000 in damage.

JONES IN THE COMMUNITY

SUMMER LEAGUE BASEBALL

Kevin Jones and Colleen Greer's nephew, Tommy Lunne and his fellow Dayton Thunderbirds. The Thunderbirds were sponsored by Jones Insurance this summer!





HOMETOWN HEROES

Dan & Miranda attended the Hometown Heroes concert, at Levitt Pavilion, as part of a tribute to the men and women from WPAFB.

HELPING STUDENTS GRADUATE

Dan Bitler, President of Dayton Business Technology High School (DBTHS) was honored to Present the graduates for the largest graduation class of DBTHS. DBTHS is a community drop out recovery school to help students graduate from high school.

<http://www.daytontech.org/>



COME BACK LUMBERJACKS

Jones Insurance was a gold sponsor for The Come Back Lumberjacks' reunion party for Oakwood's homecoming weekend.



HITTING THE LINKS

Dan Biedenham played in the Carroll HS Alumni Golf Outing, sponsored by Jones Insurance. His team brought home the trophy at 20 under!



SECRET SMILES

Kevin at the Secret Smiles fundraiser with a Jones Insurance sponsored DJ.



DONATE LIFE

Dan and Treva Bitler and family walked in the Holiday at Home parade in Kettering to promote organ and tissue donation.



LEARN MORE ABOUT LIFE CONNECTION OF OHIO

WHAT OUR CLIENTS ARE SAYING

Thanks for getting back with her. She's had a rough run lately, and I think her talk with

you/insurance arrangements has given her a little bit of ease. Seriously, her message to me after she got off the phone with you made me tear up. I hate to see people down, and it's good to know I can send people your way and that you will do your best to take care of them... and know that you're making a difference even if you don't know.



DID YOU KNOW

you can TEXT our office phone at (937) 294-2600 with questions or change requests you may have for your policies?



HAVE YOU ENJOYED YOUR RELATIONSHIP WITH US?

We excel at offering unrivaled customer service and expertise. Please refer your friends and family, so we can help guide them to be in the best position with their insurance

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