#### WHAT OUR CLIENTS ARE SAYING

"My family has had an incredible relationship with the people at Jones *Insurance for many years. We have* had our share of crazy accidents and things going wrong so we have much firsthand experience with this agency. All of our experiences have been absolutely wonderful. They go out of their way to help us. They are the best insurance agency around." – Kris H. Oakwood, OH

"The staff at Robert K. Jones managed our homeowners claim in a professional and timely manner. They quickly assessed our issues which allowed repairs to commence. We've experienced *nothing but great customer service* in managing our auto and homeowner's insurance. The staff at Robert K. Jones cares about their clients – that's exhibited in their excellent service." – Jane & Craia B. Kettering, OH

If you are experiencing a water emergency, please turn off your main water supply immediately to avoid further damage.

#### We are here to help.



(937)294-2600 3085 Woodman Drive, Suite 360 Kettering, OH 45420-1159



3085 Woodman Drive, Suite 360 Kettering, Ohio 45420



# **INSURANCE TIPS**

### RENTING A CAR? WHAT TO DO BEFORE YOU EVEN SIT IN THE DRIVER'S SEAT

1. Verify your Auto policy's coverages with us before renting a car. What coverages do you have for rental cars with your Auto policy? Different carriers extend different coverages to rental cars. Why pay for extra insurance from the car rental company when you already have coverage? Or worse, what if you decide not to purchase a coverage from the car rental company that you need? If you are unsure, we can help!



**2.** Use a credit card that offers secondary rental car coverage. Many credit cards offer secondary coverages such as paying the deductible. Check with your credit card company to see if they offer secondary rental coverage.

3. Always inspect the vehicle before you even get in the driver's seat. In good lighting, look for damages inside and out, major or minor. Take note of any damages, and use your camera to take pictures. This will provide a timestamp of the vehicle's condition before your use. If any damage is found, confirm it in writing with the car rental company before leaving the lot. This will ensure that you are not held responsible for any pre-existing damage upon return of the vehicle. Some car rental companies offer gold or special memberships – it is still recommended to do this pre-inspection. When returning the vehicle, try to do a final inspection with an employee of the car rental company and confirm in writing that there are no damages from your use. If time does not allow, try to at least take pictures of all four sides of the vehicle in case of any future damage claims by the car rental company.

Ice Arena

# **FAMILY WINTER FUN!**

It's winter time, and the Dayton area is a wonderful place to be! Here are some family fun ideas from all of us at Robert K Jones Insurance:



BOWLING Poelking Woodman Lanes poelkingbowling.com

#### ICE SKATING

RiverScape MetroPark or The Kettering

metroparks.org/Parks/Riverscape/Home.aspx ketteringoh.org

#### PROTO BUILDBAR

A fun creative and technology experience that is part 3D printing lab, part electronic-maker space, and part café. It's a fun, hands-on place where people of all ages and experience levels can come together. protobuildbar.com

#### SNOW TUBING, SKIING, AND **SNOWBOARDING**

Mad River Mountain or Perfect North Slopes

skimadriver.com perfectnorth.com

#### URBAN KRAG CLIMBING CENTER

An indoor rock climbing facility featuring 8,000 square feet of textured and sculpted vertical terrain with heights ranging from 28 to 56 feet with routes to accommodate everyone from novice to expert.

urbankrag.com

#### RE TEAM PROFILE



**LINDA CHRISTY** 

Congratulations to Linda for over 17 years of service! The time has come for her to begin a new chapter in her life. Starting this January, Linda will be transitioning to part time, working Mondays, Tuesdays, and Wednesdays.

From assisting clients with customized coverages, to helping them through tough times, Linda has demonstrated deep knowledge, expertise, and care. What she has enjoyed the most is the strong relationships she has built with clients over the years.

Linda is looking forward to spending more time with her family, gardening, and attending church activities. Thank you Linda!

# JONES FUN FACTS



The Jones Insurance team enjoying City Barbeque lunch with Travelers Insurance's Tanya Rosier.



Dan Bitler and son, Jack, getting their golf outfits on for Halloween. Jack is in the Christmas spirit!







Sharon Lambert's daughter, Gracie, and team winning 2<sup>nd</sup> place for the Robotics Lego League. They will be going to district at Sinclair on January 16<sup>th</sup>, 2016! Gracie also likes to represent Ohio State in







Beth Duffy's family, friends, and dog cutting down their Christmas tree after Thanksgiving. This annual tradition of venturing out to Country Pines for the great tree hunt began before Beth's daughter was born!

# Dan Biedenharn and sons - helping their dad with insurance!







The Jones Insurance team providing holiday gifts to foster children with CHOICES. A special thanks to Shelle Bergeron and her family for their special gift donations!





DAYTON'S MAKING STRIDES AGAINST BREAST CANCER WALK Left Pic: Mike Miller with his girlfriend, Malory, and friends. Right Pic: Friends supporting our very own, Beth Duffy!

JAN 21	<b>'THE ODD COUPLE' PLAY</b> JAN 21 & 23 (female version), 28 & 30 (male version) Kettering Fairmont High School @ 7:30pm <i>Featuring Beth Duffy's son, Adam!</i>
JAN 24	WINTER RESTAURANT WEEK: 50+ RESTAURANTS JAN 24 - 31: <u>www.dineoutdayton.com</u> Sneak Peak JAN 20: White Allen European Group @ 5:30pm
FEB 15	1 <sup>ST</sup> ANNUAL MONTGOMERY COUNTY POLICE MEMORIAL

Dayton, OH: Dublin Pub @ 6:30pm

Share with us your organization's upcoming events!



3085 Woodman Drive, Suite 360 Kettering, Ohio 45420 rkjonesins.com

Jennifer Mamula's daughters, Jenna and Leslie, and friend Addie Weaver with Partner for Healthy Youth Volunteer Expo.

Not Pictured: Jones Insurance sponsored the Red Wagon Luncheon hosted by the Christ Child Society. Much needed funds are raised to provide layettes to new mothers for their babies and to provide coats, shoes, and school uniforms to hundreds of children. This year's theme "Let Your Light Shine" represents the CCS members and the light they have within themselves to help others in their countless hours of volunteering.





The Jones Insurance team donating food items for the holidays with PUROCLEAN OF DAYTON.





## 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!

p: 937.294.2600 f: 937.294.0922 e: info@rkjonesins.com

### DO YOU KNOW HOW TO SHUT **OFF YOUR MAIN WATER SUPPLY?**

In case of a water emergency, such as a burst pipe or major leak, it's important to know how to quickly turn off the water to your home.

**Locate:** Familiarize yourself with your home's main water shutoff. It is usually located in a front room closet or the basement.

**Develop a Plan:** Share with family members the location of the main water shutoff and what to do in the event of a water emergency. This is very important in case you are not home.

Use the tag below to mark your Main Water Shutoff. DETACH HERE

