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Robert K. Jones Insurance Quarterly Newsletter - October 2021 Edition

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## HOUSEHOLD MEMBERS

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Many living situations have changed over the last couple of year, and insurance companies want to be aware of all the household members that are driving age living at the same address. If you live with someone and you are not on the same auto insurance policy there could be no coverage if you drive their car. Insurance companies generally cover permissive use, but this is only when you drive someone's car that you do not live with.

How do we make sure you are covered? In general all people that live in the same household should be on the same auto insurance policy. Some examples include.

- Spouse
- Parents
- Licensed son or daughter regardless of age.
- Partner (girlfriend/boyfriend) that lives with you.
- Nanny or other person that may work for you and live at your home.

**All licensed drivers living in your household need to be on your auto policy. If you are living with a licensed driver and they are not on your auto policy, please contact us.**

Generally combining policies can provide you better protection, and can result in lower premiums with multi-car and multi-policy discounts available.

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## **JONES FUN FACTS**

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Trey Freshwater, his dad and brothers attended the Chiefs versus Browns game while cheering on his childhood friend, Joe Thuney.

### SUMMER SPLASH!

The Bitler's hosted a cookout and pool party for the entire office and their families.



## CLAIMS CORNER

You have just had your home remodeled, including all new plumbing. When you get home after a long weekend away you discover water has damaged the new floors, molding and drywall. The plumber finds that the water supply line to your toilet tank was not tightened causing the water to run, for the entire weekend. The insurance paid over \$100,000 for the repairs. Flo by Moen is a great option to prevent this damage, and get a discount on your homeowners premium.

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information. <https://www.youtube.com/watch?v=xlfEF28Yo6k>. Call us if you would like to learn more and what discounts may be available to you.

FLO BY MOEN

## JONES IN THE COMMUNITY



### PREPARING THE FUTURE GENERATION

Dan Bitler had the opportunity to speak with Juniors in the College of Business at Wright State to discuss networking, internships, and things they should be doing now as they plan for their next 2 years at school.

### HORSEMAN'S HOLE-IN-ONE

Adam Horseman participated and sponsored a hole in the 5<sup>th</sup> annual Grip

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holes and is spread over two days. Sponsors helped to make this year the best to date, with increased prizes, as well as hole-in-one awards for all the par 3's on Sunday.



## HOLIDAY AT HOME

Dan Bitler and his family attended the Holiday at Home parade in support of Donate Life.



## FRIENDS & FRAMES

Adam Horseman & Morgan Ruhl participated in the Habitat for Humanity build.



## HABITAT FOR HUMANITY

## PUTTING PATRIOTS

Dan & Miranda Biedenbarn were co-sponsors at the Carroll HS Alumni Golf Outing.



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WHAT OUR CLIENTS ARE SAYING

" Professional quality service at very competitive rates. Over the 20+ years we have been with the Jones Agency we have tested the market a few times and always found the rates more than fair. We did leave a few years back to support a friend taking over a State Farm office. The service was not up to our experience with the Jones Agency, and a year later, we humbly came back home! You will appreciate the professional 'family' approach to business." - Jennifer H.

" We just switched to Robert K. Jones Insurance based on their awesome reputation for outstanding customer service." - Anonymous



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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