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Inflation, Inflation, Inflation

CLAIMS CORNER

Understanding Policy Dates

Policies cancel at 12:01AM on the date listing the cancellation. For example, if your policy is cancelling on 02/01/2022, this means that your coverage ends at 12:01AM. Your last day of coverage would be 01/31/2022. Recently a client was driving to work on their cancellation date, and got into an accident, because the policy terminated at 12:01AM that day there was no coverage. Please make sure you pay your premiums before the date of cancellation to avoid any gaps in coverage. You do NOT have coverage on the cancellation date.



We continue to see cost of services increase, and the insurance policies may be falling behind. Here are some questions to ask if you are keeping up with inflation.

Business Owners

1. Has the cost of your inventory increased from last year? Do you have the same physical inventory but the cost increased to buy the material?
2. If you transport your inventory, what would it cost to replace it if it was destroyed in an accident?
3. Have you purchased new machinery or equipment to adjust your business during the pandemic?

Building Owners

1. Have you made any changes to your building that would cost more to repair or replace? Such as square footage increase, remodeling, or upgrading the building?
2. Have you reviewed your building limit? With the increased costs of labor and construction your limit may no longer be adequate.

Our team will continue to review these items with you, but we need your help in keeping us informed as your situations change. Please contact us if your situation has changed.



JONES IN THE COMMUNITY

THANKSGIVING SEVENFOLD



Kevin Jones, Dan Bitler and Dan's son, Jack, dropped off 7 turkeys to Melodie at the 'House of Bread' for Thanksgiving. Our team collectively provided these.

PRESIDENT BITLER



The Independent Insurance Agents of Dayton presented Dan Bitler an award for completing his term as President of the Association.



CHOICES

We partnered up with CHOICES, Inc. (Children Have Options in Caring Environment) again this year and provided gifts for children who are in foster care locally.

JONES FUN FACTS

CHRISTMAS AT NCR



We kicked off the holiday season with our staff Christmas party at NCR Country Club.

WHAT OUR CLIENTS ARE SAYING

A few months ago, we were referred to Dan Bitler, with Robert K. Jones Insurance. Dan was able to help us navigate through the confusing options regarding Medicare plans. He also found us different Home & Automobile policies that offered the same, or better, coverage for less than what we had been paying. But what has me sharing this recommendation is the fact that Dan spent over an hour on a conference call recently (that he suggested and arranged) with Cobra to correct their oversight in refusing to extend my healthcare coverage that I was eligible to extend by law, due to a second qualifying event. I was at my wits end, and had already spent hours trying to get this accomplished. He didn't hesitate to lend a hand, even though this put no money in his pockets.

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

