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Robert K. Jones Insurance Quarterly Newsletter - October 2024 Edition

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## **RECENT STORMS**

Hurricane Helene packed a punch in Ohio on 09/27/2024, and it reminded all of us that there are things we can do now to prevent damage and be prepared when the next storm hits. Here are some items that you might find useful.

### Take time and look at your trees

If you see dead branches call a tree service to understand your tree's health. Many trees may be dead on the inside and are at risk of falling in the next storm. It is much easier and cost effective to have a tree service scheduled than having to call for an emergency removal. If you have tree branches that overhang your home, we encourage you to have the branches removed. The button below shows an infographic on Signs of a Dangerous or Dying Tree.

### SIGNS OF A DYING TREE

#### **Generator Options**

• Whole house generator – Generac is one of the leaders in this industry. These generators run on natural gas, and turn on instantly when the power goes out. This is the most expensive option, and requires professional installation.

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circuits you need in your home. No wiring required.

### LEARN MORE ABOUT GENERLINK

• Portable Generator – Runs on gasoline, and you need to run extension chords to the items you want to work. Unable to run furnace and other hard wired items.

Generators create Carbon Monoxide. Please make sure they are running outside in a well ventilated area.

### **RED CROSS - GENERATOR TIPS**

### **Food Safety**

- Keep the refrigerator and freezer doors closed as much as possible to maintain the cold temperature.
- The refrigerator will keep food safely cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full and the door remains closed).
- Never taste food to determine its safety. When in doubt, throw it out!
- If the food still contains ice crystals or is at 40°F or below, it should be safe to refreeze and/or consume.
- Discard refrigerated perishable food such as meat, poultry, fish, soft cheeses, milk, eggs, leftovers, and deli items after 4 hours without power.

### **FOOD SAFETY DURING OUTAGES**

#### Sump Pump - Consider a backup sump pump.

If you have a generator, simply get a second pump that is installed higher than the first one. If you do not have a generator consider a battery backup, or even better is a water-powered backup pump. It uses city water to pump the water, which still runs when the power goes out.

### **JONES FUN FACTS**

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**POOL PARTY**We had a beautiful day for our annual pool party at Dan Bitler's house.



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Danielle's baby shower. Danielle is due with a baby girl in December.



**BUSINESS & BASEBALL** 

Kevin Jones and Dan Biedenharn attended the Businessman's Special Day at the Reds game and were joined by client, John Jervis and his brother, Tom.

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**TAVERN TEAM** 

We enjoyed a team outing to Kramer's Tavern.

## **JONES IN THE COMMUNITY**

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### **CHOICES GOLF TOURNAMENT**

Leah Evans and Dan Bitler pictured with foster parent, Kevin Kremer, playing in the CHOICES (Children have options in a caring environment) golf tournament in which we were a hole sponsor.

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### **COME BACK LUMBERJACKS**

We sponsored the annual Come Back Lumberjacks event at DCC for Oakwoods homecoming weekend. This event is put on by the Oakwood Schools Foundation of which Kevin Jones is a member.

### **CLAIMS CORNER**

### FALLEN TREES - What should you do?

Most Homeowner policies have very limited coverage for trees that fall in your yard due to wind, rain or snow. Unless the tree damages your home or another structure, it generally does not make sense to file a claim. Any tree removal coverage will be subject to your deductible, and no insurance company will pay to replace a tree that was damaged by wind or rain. If you are unsure if there is damage under the tree, take pictures, and hire a tree removal company to remove the tree. We can then

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nave an understanding of the damage. If you have a claim your rates will increase, and we want to work with you to determine the best direction.

#### WHAT OUR CLIENTS ARE SAYING

"Just wanted to say that Kevin Wise did a great job in representing your firm. I was thinking of switching agencies and signed a record of agency change today with Jones Insurance. He was responsive and promptly followed up with me on all my questions. I have a Cincinnati Ins Capstone policy on my home and have been with another agency for 40 years." -*Steve T.* 

"I would like to say that the young man, Kevin, at the front desk is very pleasant to talk to. It was very refreshing getting to talk to someone so polite" - *Audrey S*.

"I appreciated your time. How refreshing to have a conversation with someone about the policy." -*Toby* 



### **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

## **CONNECT WITH US!**









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