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AUGUST 2025

CONGRATULATIONS KEVIN!



This month we were honored to provide a \$2,000 scholarship to Kevin O'Brien. Kevin will be attending The Ohio State University in the Fall. His parents Sean O'Brien & Kara Kilian-O'Brien are long time clients of the agency. Thank you to everyone who submitted an entry for the scholarship. It was a difficult decision for us to pick one recipient. Supporting our community is one of Robert K. Jones Insurance Agency's core values, and we are thankful to have the ability to provide this scholarship to our community. Keep your eyes out, for Spring 2026 when we offer our next scholarship opportunity.

## CLAIMS CORNER

### IS YOUR HOME PROTECTED?

#### Why Flood Coverage Deserves a Second Look

Recent devastating floods in Kerrville, Texas and Asheville, North Carolina serve as stark reminders that flooding strikes without warning—and in places where residents least expect it.

#### Understanding Flood Coverage: What You Need to Know

When insurance policies mention "flood," they're referring to surface water from any source that flows into your home. This includes water entering through basement windows, walk-out basements, or any other ground-level access point. Here's what many homeowners don't realize: **standard homeowner's insurance does not cover flood damage.**

**The Flood Zone Myth:** *"I don't live in a flood zone, so I don't need flood insurance."*

This common assumption leaves countless families financially vulnerable. The reality is more sobering:

- **25% of all flood claims occur outside designated floodplains**
- **98% of Asheville residents affected by recent flooding had no flood insurance**

These residents believed they were safe because they weren't classified as high-risk—a false sense of security that proved costly when disaster struck.

#### Ready to explore your flood coverage options?

- Call our office directly, or
- Email us at [info@rkjonesins.com](mailto:info@rkjonesins.com) with the subject line "Flood Quote Request"

Our team will promptly send you personalized options to review—because peace of mind shouldn't wait for the next storm.



## JONES IN THE COMMUNITY

### GOLF GUYS



Dan Biedenbarn, who sponsored a hole, as well as Trey Freshwater and his father, Mike, played in the Dayton Agonis Club annual golf outing.

### SALES IN CINCINNATI



Dan Biedenbarn attended a sales class at Cincinnati Insurance.

## JONES FUN FACTS

### REPS AND RED LEGS



Dan Bitler and Trey Freshwater got to be guests at the Reds game with our Anthem representatives, Kathy Shiplett and Jim Fiessinger.

### HAPPY HOUR



We got to enjoy a nice spring day doing a Happy hour at Eudora with our Travelers representative, Mike Webb.

### WHAT OUR CLIENTS ARE SAYING

This is why I love Jones Insurance!!!! I hope you and your boys are doing well.

-Rosemary B.

Thanks for the email regarding the contractual discussions between my insurance provider and Premier Health. Knowing that our coverage will not be affected is good news. Thanks for your attention to this matter and sending us this information. Take care and have a great Summer.

-Jan W.

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