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Robert K. Jones Insurance Quarterly Newsletter - April 2026 Edition

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## 2026 SCHOLARSHIP ANNOUNCEMENT

We are excited to announce our 4<sup>th</sup> year of offering a \$2,000 scholarship to a High School graduate.

Eligible recipients must have a parent or grandparent who is an active client of Robert K. Jones Insurance Agency. This scholarship is meant to support a 2026 high school graduate's life and career goals as they enter the next stage of pursuing their career of choice. Simply explain how this money would help you advance in your education and/or career choice. Attending college is not a requirement for this scholarship. The deadline to apply is 05/31/2026.

Check out [rkjonesins.com](http://rkjonesins.com) for the scholarship link or click below.

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Congratulations to our 2024 & 2025 scholarship recipients!

## JONES NEW FACES



Maura joined Robert K. Jones in February 2026. She is licensed in Health and Life and has been in the business since 2016. She has lived in Ohio all her life & currently lives in Beavercreek with her husband, Kyle, & two boys (Bowen & Logan). In her free time, she enjoys shopping, listening to music, watching tv & spending time with her family & friends.

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Tammy recently joined Robert K Jones Insurance in February 2026. She has lived in Ohio her entire life and currently resides in Harrison Twp. She has 4 adult children (Autumn, Hailey, Joey & Sandra), 3 amazing grandsons (Jacob, William, & Henry), and 3 dogs, 2 Cocker Spaniels & a Cavalier King Charles Spaniel to keep her busy. In her free time, she enjoys spending time with her family and close friends, riding her motorcycle, and watching movies or television series particularly “period pieces” as well as WWII movies and British television shows.

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## Your Home Policy May Be Limited During Home Renovations

Renovating your home is exciting, but it also changes your insurance risks in ways many homeowners don't expect. Standard homeowner policies aren't designed for construction, and that can leave you exposed if something goes wrong.

- **Your home's value increases, but your coverage doesn't.**  
Upgrades add value, but your policy won't automatically adjust. If there's a fire, theft, or major loss mid-renovation, you may only be covered for the home's pre-renovation value.
- **Building materials aren't always protected.**  
Expensive items like appliances, flooring, or lumber stored on-site can be stolen or

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- **Major structural work may not be covered at all.**  
Projects involving walls, plumbing, electrical systems, or additions often require a separate builder's risk policy to fully protect the home during construction.
- **Contractor injuries or damage can become your responsibility.**  
If a contractor or subcontractor is injured on your property or damages your home and they don't carry proper insurance, the liability can fall back on you. Always ask your contractor for a certificate of insurance.

Before starting any renovation, please call our office to review your policy and make sure your project is properly protected. Confirm your contractor's insurance by requesting a certificate of insurance, and feel free to share the certificate with us so we can verify the coverage. A little preparation now can prevent a costly surprise later.



## **JONES IN THE COMMUNITY**

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Dan Bitler and his children Jack & Liam participated in the Donate Life Sit-In – “Don’t let another chair go empty”. The goal is to promote organ, eye and tissue donation, and share that there are over 100,000 people waiting on a life-saving organ transplant in the United States.

You can learn more by going to [lifeconnection.org](https://lifeconnection.org)

[LEARN MORE](#)

## WHAT OUR CLIENTS ARE SAYING

Thank you, Beth, for helping me to best manage my home insurance and for so *quickly* answering my questions. I really appreciate you looking out for me.

-Chris B.

Just wanted to send a quick note of thanks to you and your team for all of your help and great service with our insurance needs.

I was wowed to get home to find this amazing welcome kit from your office. Really great stuff included!

Nice touches all the way around, but most of all, I appreciate the personal help and support from you and your team -- you definitely made us feel welcome!

-Larry H.

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### 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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