



Stroup Insurance & Realty

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Back to School

With kids going off to school and taking computers far from home, is yours covered in case of loss by theft, being dropped or the roommate spilling water or soda on it? Not sure? Read through your homeowners policy to see if there is coverage. If the computer is covered by your homeowners policy, only the loss perils of the policy apply,



including theft. To extend coverage to include everyday accidents like dropping, spilling, and "mysterious disappearance," it is a good idea to schedule the computer separately. This will also give you the option of having a lower deductible on the computer alone. Still not sure? Call our office and ask any one of our helpful employees.



Also call and ask about our rates for Renters Insurance. We can make sure that your student's personal property is covered at school if they are living in an apartment. Call today.

New Addition

Stroup Insurance and Realty would like you to welcome Ruby Aune, our new Customer Service Representative. Ruby may look familiar to you because she used to work as the receptionist in the bank. Ruby is a Hazen graduate who has recently returned to the state from Colorado. She has two kids, Alicia and Tyler.



Covering your ATV

Most homeowners policies provide liability coverage on an All Terrain Vehicle (ATV) when it is on your premises. But how many people only drive their ATVs in their yard? If you are taking your ATV off your property, you should schedule it to gain off-premises liability.

Smarty Pants

Did you know that good grades equal saving money? With the "good student discount," available on most auto policies, your student's hard work really does pay off with a discount that will save you dollars.

If you are interested in receiving this newsletter online, we can email it to you in Microsoft Word. Simply email us at stroup.ins.realty@westriv.com and include your name and mailing address to switch to the electronic version. We hope you enjoy the Stroup Insurance & Realty Newsletter!

Insurance Top 10 List

According to a study done by Insure.com from ISO classifications based on loss elements such as damageability, cost to repair and theft, the following 2005 autos were ranked as the top ten most expensive to insure. Interestingly Honda had two vehicles in the top ten list and four out of the ten were foreign models.



Most Expensive to Insure:

1. Honda Civic
2. Chevrolet Cavalier
3. Nissan Altima
4. Ford Focus
5. GMC Sierra
6. Ford F-Series Pickup
7. Chevy Silverado
8. Dodge Ram
9. Toyota Camry
10. Honda Accord

Least Expensive to Insure:

1. Chrysler Town & Country
2. Chevy Venture Wagon
3. Saturn Ion
4. Buick LeSabre
5. Ford Freestar Van
6. Pontiac Montana Wagon
7. Ford Escape XLS
8. Mazda Tribute
9. Saturn Vue
10. Suzuki Forenza



You-Tell-Us CORNER

We value the input of our customers. What would you like to see in our newsletter? What would inspire you to read it? Email us at stroup.ins.realty@westriv.com.