



**M^CCUNE
Robinson, Inc.**

PROFESSIONAL INSURANCE SERVICES SINCE 1932

In This Issue:

- New Location
- Tornado Safety
- Car Rental Insurance

July 2008

McCune-Robinson Moving to New Location

After spending over 50 years in its current location, the office of McCune-Robinson, Inc. is moving to a new location at 725 West Cherry in Chanute.

The building was the former home to Frontier Farm Credit, which relocated to a new branch office in Parsons.

“The new office is a perfect fit for our needs and will allow us flexibility as we continue to grow our business,” said Dave Robinson, agency owner.

The new location more than doubles the square footage of the current office at 10 S. Steuben. The building features a large reception

area, private offices, conference room, break room, lots of storage and large parking lot.

“We love the location of the old office but we’ve been cramped for sometime,” said Robinson. “The building on Cherry is like a dream come true for us. It’s going to be great for our customers and staff.”

McCune-Robinson, originally McCune Insurance was founded in 1932 by David L. McCune, Dave Robinson’s father-in-law. McCune’s first office was located on the 2nd floor of the old JC Penney building, most recently Shade Tree, at Main & Lincoln.



McCune-Robinson, Inc. is moving to the building pictured above. The building located at 725 W. Cherry has more than twice the square footage of its current location. The office will be open for business at the new location on Monday, July 14.

New Website

www.mccune-robinson.com

The staff of McCune-Robinson is excited to unveil the agency’s new website, www.mccune-robinson.com. Highlights of the website include: information about the agency, its owners and staff.

The interactive site also includes electronic forms that current and potential customers may use to:

- request quotes
- make changes in current insurance
- file claims
- request certificates of insurance.

“We’re really enthused about the site. We’ve tried to make it very user-friendly and rich in features for both current and potential customers,” said staff member, Amy (Robinson) Hendrickson, who worked on the design.

McCune-Robinson will be closed on Friday, July 11 and will open at its new location, 725 W. Cherry, on Monday, July 14.

Welcome Travelers

The McCune-Robinson insurance agency has been appointed to sell personal and commercial insurance coverage from Travelers.

“McCune-Robinson is pleased that customers can now select insurance coverage from Travelers,” said Dave Robinson, agency owner.

“Travelers is one of the largest and most respected insurance companies in the nation. They offer a range of products at competitive prices. In addition, Travelers shares our commitment to providing the highest level of responsiveness and service to customers.”

Travelers is a Fortune 100 company. Its diverse business lines offer its global customers a wide range of coverage in both the personal and commercial settings, including automobile, homeowners, construction, small business, oil and gas, ocean marine, surety and management liability and public sector services.



McCune-Robinson Team Has Experience

Quality Service. Honesty. Commitment to Community and Family. Tradition.

These are the core values David L. McCune used to start his business in 1932. David M. Robinson, his son-in-law, continued the tradition and growth when joining the business in 1967. In 2006, Dave's son-in-law, Ross T. Hendrickson, joined the agency bringing the same values and commitment to growth.



David M.
Robinson



Ross T.
Hendrickson

Did you know the staff of McCune-Robinson has a combined 158 years of experience in the insurance industry? The agency employs 11 people that are eager and well qualified to help customers with their insurance needs.

"Alice and I have been blessed with a great team," said Dave Robinson, owner. "They are very knowledgeable in the field and go the extra mile for our customers."

McCune-Robinson Team:

Dave Robinson, CIC, Owner/Producer, licensed since 1959

Ross Hendrickson, MBA, Producer, licensed since 1995

Debbie Butcher, CISR, licensed since 1980

Carrie Cooper, CSR, licensed since 2004

Judy Goble, CISR, licensed since 1991

Bonnie Guinotte, Administrative Assistant

Amy Hendrickson, Marketing and CSR, licensed since 2006

Amanda Howell, CSR, licensed since 2002

Dee Magill, CISR, licensed since 1995

Nancy Peter, CISR, licensed since 1982

Alice Robinson, Accounting Manager

McCune-Robinson Named 2008 Business of the Year by Chanute Chamber of Commerce and the City of Chanute

Alice and Dave Robinson and the McCune-Robinson team will accept the honor of 2008 Business of the Year at a luncheon held July 9.

"We're both humbled and excited to receive such a prestigious award," said Dave Robinson. "Our staff is a major contributing factor in our selection and I want to thank them."

If you are interested in more information about anything contained in this newsletter, please contact the McCune-Robinson staff at 620-431-9280, (toll-free) 866-431-9282 or insurance@mccune-robinson.com

Life Insurance: Do You Need It?

The most frequently asked question about life insurance is: Do I need it? The answer depends greatly on your situation. So, let's determine if you need it. Review these statements and check all that apply:

- I am married.
- I have children.
- Our family recently welcomed a new baby.
- I am single, but I have dependents (a child or elderly relative) who I support.
- I am the sole breadwinner in my household.
- I recently changed jobs.
- My income has changed.
- I recently bought a house.
- I will pay for my children's college education.
- I own a business.
- I am in debt.
- My family has a history of illness, such as diabetes or heart disease.

- I have trouble saving/investing money.

If you checked any of these statements, you need life insurance to protect the loved ones who rely on you for their financial support.

Imagine if you died unexpectedly. What would happen to your spouse, your children and other dependents? Would their standard of living or care slip significantly? Who would pay your children's college tuition? Who would pay your mortgage and other debts? Would your business survive?

With life insurance, these concerns go away. If for no other reason, get life insurance for those most important to you--your family.

See Ross T. Hendrickson, MBA, at McCune-Robinson for your life insurance needs.



New Motorcycle?

McCune-Robinson sells motorcycle/ATV insurance for several companies. Call today for a competitive quote.

New Driver's License?

Don't forget to notify the McCune-Robinson staff if you have a new driver's license.

Have you paid off your home or auto loan?

If so, please let the agents at McCune-Robinson know so they can take the leinholder or mortgagee off your insurance policy.

Information included in this newsletter was obtained from industry approved sources and agency staff.

Highlight on Special Coverages

Identity Theft Coverage

The Federal Trade Commission announced in Feb. 2005 that identity theft is America's fastest-growing crime.

Now for just around \$20 a year, most insurance companies are offering Identity /Fraud Recovery coverage on homeowners and business owners policies. The insurance provides \$25,000 of coverage for expenses incurred due to identity theft including:

- Lost wages as a result of time away from work
- Notary fees, filing fees, credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Certain legal fees caused by identity theft.

Sump Pump Back-Up

Do you have a basement? If so, you should consider adding a special endorsement to your policy covering damage as a result of a failed sump pump or water backing up from a drain.

Car Rental Coverage: Should You Purchase It?

Many insureds ask the question, "I have my own insurance so should I get the extra coverage provided by the car rental company?"

Our answer is YES! By acquiring the additional coverage through the rental car company, you transfer the risk to them in the unfortunate case that you have a wreck. This way they incur the costs associated with repairing the car, instead of your insurance. It keeps an accident from counting against your policy and saves you the potential hassle of working between your insurance company and the car rental company if there's a differing opinion on liability.

Be Prepared In Case Of Tornado

Warnings/watches: Remember that a watch means that weather conditions are favorable for tornadoes and a warning means one has been spotted in your area.

Seeking shelter: Do not try to outrun a tornado. Instead stay calm and seek shelter. At home or work, seek shelter in the central part of the building away from windows. Basements are the best havens. If you are in your car, abandon your vehicle and seek shelter in the nearest ditch.

Protecting your property: Move cars inside a garage or carport to avoid damage from hail that often accompanies tornadoes.

If time permits, move lawn furniture and equipment inside. Otherwise they could become dangerous projectiles.

Make an inventory of your possessions and store it off premises. This will help during the claim process.

How to Create a Home Inventory

- www.knowyourstuff.org Safe and free online tool helps you go room-by-room with checklists and ability to upload digital photos.
- Use a checklist provided by the staff at McCune-Robinson. Go room-by-room assessing and assigning approximate value to all items.

Personal Umbrella: Why Do You Need It

Anyone who owns a home or any assets should consider buying an "umbrella" policy.

Umbrella liability insurance covers you in many situations if you are held responsible for bodily injury, property damage, or personal injury. The product got its name because it adds a higher level of protection above auto, homeowners and boat policies, which are "primary" policies. Umbrella coverage kicks in after primary insurance is exhausted. What's more, an umbrella policy offers primary coverage for losses not covered by other insurance.

Impaired drivers leaving a party at your home, dog bites, and the neighbor kid falling off the trampoline- these incidents can cause financial losses. Even lending a friend a lake house for the weekend can create a claim. A tree in your yard that blows over in a storm causing bodily injury.

All these incidents may cause bodily injury, personal injury and loss of wages. These losses might exceed (or be excluded from) primary insurance limits and coverages.

These incidents may also result in lawsuits. Even if a lawsuit is thrown out of court, you still must defend yourself. Umbrella liability coverage picks up these costs, whether or not a person is actually found to be liable.

If you would like more information about umbrella policies and the need for them, please contact any of the agents at McCune-Robinson.

What does umbrella coverage do? The umbrella is a shield to protect an individual from having to tap into savings or sell assets to pay a judgment or claim. The umbrella policy keeps the hands of the claimant from the personal, family and business assets of the negligent person.

McCune-Robinson, Inc.
P.O. Box 688
Chanute, KS 66720-0688

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McCune-Robinson, Inc. is relocating to 725 W. Cherry



In preparation for the move we will be closed on **Friday, July 11** and will be open for business at the new location **Monday, July 14.**

Join us for our **GRAND OPENING CELEBRATION** week
August 4-8, from 8am - 5pm
Tours, food, fun and prizes!