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## Hit & Run!

*Accidents happen even to GIIG employees.*

*Debi Devine, Ministry Insurance Agent, tells her recent story:*

It was late evening as I returned home from Bible Study. Crossing the bridge I've crossed hundreds of times, a pair of headlights was coming *straight at me*. Not quite yet panicked, I swerved right so that my passenger car door was up against the bridge barrier. It was not enough; with a horrible crunching and scraping sound, the oncoming car peeled away the driver side of my Toyota Prius. Instead of stopping or even slowing down, it sped away. In a state of shock, but fortunately unhurt, I called 911. The Highway Patrolmen quickly arrived on the scene and were wonderful...but unfortunately the driver has not yet been caught.



Ministry Insurance Agent  
Debi Devine

My car has since been repaired (and I've overcome my fear of crossing bridges ☺), but this claims experience taught me three lessons:

#1 – Be attentive to repair status. I felt that since the insurance company provided me with a rental car, the body shop did not feel an urgency to get the repairs completed. When unnecessary rental car costs are eliminated, it causes everyone's insurance rates to decrease, so stay attentive to repair status.

#2 – Ensure that repairs are properly made before settling. It has been several weeks and there are still repair issues that need resolved with my body shop.

#3 – Drive Defensively! Though I was physically unharmed, I'm still struggling emotionally from the trauma of the event and the discouragement that someone would do that without stopping to see if everyone was okay.

See next page to understand **what to do if you need to rent** a car.



## WHEN YOU NEED TO RENT A CAR

GIIG's Auto & Home team answers two of the most common questions they receive:

**Q: If my car is in the shop, do I have rental car coverage under my policy?**

**A: Only If** you have "Loss of Use" coverage on your policy and your car is disabled by a **covered loss**. You would then have coverage for a rental car. And remember...

1. This coverage is only available on vehicles of which you carry collision and/or comprehensive coverage.
2. Most of our insured's do not carry 'Loss of Use' coverage when they own a 2<sup>nd</sup> car.

**Q: If I am traveling out of town and want to rent a car, do I have coverage?**

**A:** Yes, in most cases the coverage on your current policy extends to the rented vehicle. Read your rental agreement carefully.



GIIG's Auto and Home Team



**CLAIMS TIP:** Visit [www.giig.com](http://www.giig.com) for emergency #'s, instructions to submit a claim and other valuable information.

\*\*\*NEW - If you are a Safeco customer – visit <http://www.safeco.com/insurance-claims/get-started> - for helpful information regarding windshield claims, towing claims and more.

**Free Starbucks?** Refer someone to GIIG and receive a \$5 Starbucks Gift Card!

**Update –** Just as this newsletter was going to print the following occurred:

1. We saved our new customer, Josh Turner, nearly \$600 a year on his auto insurance!
2. Josh referred brother Jeremy and got a Starbucks card, his brother saved nearly \$600/year.
3. Jeremy referred his parents Eldon & Cynthia Turner. Jeremy got a Starbucks card and his parents saved nearly \$750/year.
4. Cynthia then referred brother Todd & Michelle Sandgren. Cynthia got her Starbucks card and her brother saved nearly \$720/year!



The 16 Glidewell grandchildren enjoying their Starbucks

**Thank you Turner family for this example of of a WIN-WIN-WIN-WIN!!!!**

## WHAT IS FLESH-COLORED, SOFT IN THE MIDDLE AND 90 YEARS OLD?

**Band-aids!**



**Trivia Question:** Who invented the first band-aid?

Do you need band aids? Receive your free GIG first aid kit by one of the following :

Go to [www.giig.com](http://www.giig.com) to submit your request for a kit to be mailed to you.  
Stop by one of our locations to receive a kit: 2001 S Russell St, Missoula, or 116 W. Main, Manhattan.

**Trivia Answer:** Earle Dickson invented the first band-aid in 1921. Since that time, over 100 billion Band-Aids have been sold.

To receive your GIG Accident Kit (which includes band-aids), go to [www.giig.com](http://www.giig.com) and submit your request on-line and one will be mailed to you.

Or stop by our office to receive your Accident Kit. We would love to meet you in person and put a face to a name!



**RETURNING DUE TO POPULAR DEMAND (and seats are filling up quickly!)**

**Announcing Dave Ramsey's EntreLeadership 1-Day Simulcast**

Mark your calendar and get signed up now for **Dave Ramsey's EntreLeadership 1-Day event on Friday, September 30.**

Learn: **Characteristics Of Great Leaders - Leading With Goals - Financial Peace for the EntreLeader and More!**

**To register, call Glidewell Investments & Insurance Group at 406-258-0022.**



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Every Wednesday we recognize the Customer of the week!