

DO YOU PREFER A WEB VERSION OF THIS NEWSLETTER? [Click Here.](#)

You're receiving this email because of your relationship with the Kouri Insurance Agency. We appreciate your business and welcome your comments and suggestions to improve the value of E'Notes for you and your family. Our goal is to provide you with complete satisfaction.

You may [unsubscribe](#) if you no longer wish to receive our emails.

# Kouri Insurance Agency E'Notes

Volume: 2 Issue: 1

April 2009



Dear Bryan,

Kouri Insurance is proud to celebrate our 39th anniversary this year. Since our humble start in 1970, the agency has undergone many changes. We are now in our 6th location (all but our first have been on Minnesota Ave.) We have grown from 1 employee (Randy) to 7. We now write about \$5 Million in insurance annually, with the main focus on families and small businesses. We are very proud that a number of our clients can trace their relationship with our agency all the way back to our first years. We are extremely proud that we are writing second and third generations for many of our families.

As we start our 39th year, it is a proper time to thank you for your support and let you know how excited we are to continue our relationship going forward. Let us assure you that our focus has been, is now, and will always be on providing our customers with the best value for their insurance dollar. Our goal is to be your insurance source for the long term. We want Kouri Insurance to be known as

## In This Issue:

Community Matters.

Guess Who is Growing. Again!

Remodeling? Things You Need To Know.

## Quick Links:

[After Hours Claims Reporting](#)

[Kouri Insurance Web Site](#)

[Agents Email Directory](#)



2 YEARS RUNNING. THANK YOU!!

-

the agency that "gets it."

Best wishes for a wonderful 2009!



The Staff of Kouri Insurance  
Anne, Bryan, Colten, Judy, Randy, Sheldon and Warren

\*\*\*

*Have you collected a referral card yet? Join the many that have collected \$10 Gas Cards given for referrals. There is no limit to the number you can collect. Currently, we are writing over 90% of those referred with an average savings exceeding \$450 per year. In a number of cases, the savings has exceeded \$1,000!*

\*\*\*

## Community Matters

**Supporting those that make our community shine.**

We live in Sioux Falls. We know the people who live here. We understand the importance of supporting those in our community who help others in need.

All of us at Kouri Insurance are proud to announce that we have chosen the following organizations to support for 2009.

Childrens Miracle Network  
Cure Kids Cancer  
Help!Line Center  
Sioux Falls Catholic Schools  
Special Olympics South Dakota  
United Way  
Voices: Advocating for Families and Children with Special Needs.

When times get tough, it is especially important that we support those organizations that provide hope and help to our community. Thanks to you, we are pleased to be able to support the groups listed above

## Guess Who Is Growing!

**We want to insure your business.**

That's right, Kouri Insurance is growing our commercial department to meet the needs of our customers. While we have always done business insurance, we are going to be more active in this market. Colten Parker has been promoted to a Commercial Sales Agent.

For those of you with your own business,



please give Colten a chance to show you how he can improve your bottom line. I am confident you will be impressed with our ability to handle your business insurance needs.

Do you struggle with where to find the resources your business needs to train your employees? Did you know that we have access to hundreds of online courses covering human resource, driver safety, OSHA, loss control and many more topics?

Would you like more information? Call Colten today at 336-6303 for a no obligation review of your business insurance needs. We are anxious to show you why Kouri Insurance should be your first choice for the insurance needs of your business.



## **Are You Planning Any Remodeling?**

**Make sure you update your home coverage.**

The home remodeling business is booming, more than one-in-three American homeowners are remodeling or planning to do so in the next year. But during this fix-up frenzy, many homeowners will be exposed to serious financial risk.

One-in-four home remodeling projects increase the value of a home by more than 25%. But too few consumers consider increasing their homeowners insurance limits to reflect their home's increased value, this means you could be seriously underinsured.

In fact, according to a recent survey, 60% of homeowners who recently made major structural changes to their homes-such as bathroom or kitchen remodels, room additions, new decks or patios - have not updated their homeowners policies. And 75%, who have plans to remodel in the near future, have not thought about updating their policy.

Most insurance companies require homeowners to insure their home to a minimum of 80% of its replacement value to be eligible for full

coverage. If coverage falls below that level and the homeowner experiences a loss, they will be penalized with a partial settlement - often thousands of dollars less than the actual cost to replace the damaged property. A homeowner with a total loss, an outstanding mortgage and a home equity loan could easily risk bankruptcy in this case.

The Kouri Insurance Agency offers the following tips for protecting your greatest investment, your home:

- Make an insurance review an essential part of any home remodeling plan. Contact your agent before you begin any work.
- Request a copy of the contractor's certificate of insurance from his/her insurance agent and request 30-days notice of cancellation. Share the certificate with your agent for his/her insight specific to your home to determine if there is any exposure.
- Always check with the Better Business Bureau when selecting a contractor and follow up with references provided by the contractor. Inquire if the contractor is licensed and bonded (not required in all states).
- When opening your home to the elements (i.e. tearing down a wall, replacing a chimney), review your policy for theft and weather damage liability. Typical homeowners insurance may not cover inclement weather damage or theft during a renovation, because the homeowner created the vulnerability.
- Always establish responsibility for uninstalled appliances, cabinets, carpet and other items in advance; the contractor should have a builder's risk policy or installation floater to cover these items.
- If you plan to leave your home during remodeling, you could be jeopardizing your homeowners insurance if you are gone for more than 30 days. Most policies have vacancy clauses that vary from company to company, so be sure to check your policy. You can purchase a vacancy endorsement if needed.
- If a friend or family member will be doing the work, call us to discuss if you will need builder's risk insurance.

## Closing Thoughts

Bryan ,

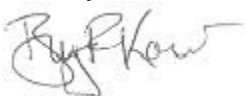
Spring is upon us and, as this week is showing, so is storm season. Please remember that we offer 24/7 reporting of your claim. This is especially important for



severe losses as it allows us to react quickly in the event a major loss occurs. In most cases, these numbers are listed on your auto insurance cards, or on the coverage page of your policy. We also have this information on our web site under Client Care and in the upper right column of E'Notes under the Quick Links section.

As always, please feel free to call us if you have any questions with your insurance. **I would like to encourage you to also call us if you have any of your insurance written outside of our agency. I am confident that we can show you a real savings by having all of your personal, business, life and health insurance through Kouri Insurance.** Have a great day!

Sincerely,



Bryan R. Kouri, CPCU  
Kouri Insurance Agency  
605.336.6303  
[bryan@kouriinsurance.com](mailto:bryan@kouriinsurance.com)

[Click Here to forward this email to a friend.](#)

✉ **SafeUnsubscribe®**

This email was sent to bryan@kouriinsurance.com by [bryan@kouriinsurance.com](mailto:bryan@kouriinsurance.com).  
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Kouri Insurance Agency | 6809 S Minnesota Ave Suite 201 | Sioux Falls | SD | 57108