



BASIN INSURANCE *of* **Post Falls**

Spring Newsletter
2012

311 E Mullan Ave
Post Falls, ID 83854
ph: 208.457.1800
www.biapostfalls.com
[www.facebook.com/ BasinPF](https://www.facebook.com/BasinPF)

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Can you believe winter is almost over?

***Not that I am complaining. We had
a very mild winter. I am starting to
think I should be a meteorologist...
never correct and still get paid!***

Didn't they call for a cold winter with a good amount of snow? Some of you may or may not know that my wife, Jentry, was sick around Christmas time. She is getting better ever so slowly. It's been hard at times, but we are making it. Kids are ready to go visit my parents in Arizona. I AM ready to visit my parents in Arizona. 90 degrees here I come. Again, I would like to thank you for your business and loyalty towards our office. It is much appreciated. Any feedback that you have for our office or any questions/concern, please feel free to email me at myoung@basininsurance.com or call me. God Bless. Mike

Mike Young - Your hard working Insurance Agent.



Like on Facebook and Get a Giftcard

The first 5 new people to "LIKE US" on Facebook will get a \$5 gift card to Top This Yogurt or Thomas Hammer.



www.facebook.com/BasinPF

Don't assume you're covered when you rent a vehicle. That could be a very costly mistake. This post is from blog *The Dough Roller*.

A few weeks ago I needed a rental car. Enterprise was located right around the corner, so I figured I would give them a shot. This was my first rental car, so I wasn't exactly sure how the process worked. But, to my surprise, I was in my rental in under 20 minutes. Perhaps that was part of the problem.

I normally drive a 2003 Ford Mustang. While I requested a car of similar size, Enterprise had only three vehicles available: a Ford F150, a Dodge Ram Dakota pickup, and a minivan the size of an 18-wheeler.

After considering my options, I should have walked away. I'd never driven a big truck before, and living in a sky-rise with a tight parking garage, it would be a terrible idea to take any of these.

Regrettably, I asked for the smallest of the three vehicles, which was the Dakota.

Because of the cost, I don't carry collision and comprehensive coverage on my car insurance policy. But having just received my new Capital One Spark Business Visa Card, I knew I had rental car damage waiver protection. So, in filling out the paperwork on this truck, I declined the extra \$19.95-a-day damage insurance offered by Enterprise.

I moseyed on back to my apartment complex, only to realize that this pickup was indeed too large for my parking garage. I tried to maneuver the truck into my parking space, and even though I thought the dimensions would work, they didn't. I ended up getting stuck to the cement post to my left.

Looking at it made me sick. I drove the truck out of the garage and returned it to Enterprise. They filled out a quick form, looked at the damage and told me they would call with an estimate the next day. (Two weeks later, I have not heard from them).

But not to worry. I immediately called Visa to get the claim form filled out. After I provided the very helpful customer-service representative with my information, she let me know that I do not qualify for coverage. What was that? Well, wouldn't you know it: Certain cars and trucks are not included in rental car insurance coverage. Taken directly from Visa's website:

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Seems like anything that's not a sedan or compact car is excluded. Sadly, that knowledge would have gone a long way in getting me off the hook for this four-digit expense I'm about to incur. Instead, I wait for a dreadful phone call to learn how much the estimate is going to be. And there's not a gosh darn thing I can do about it.

I guess the moral of this story is that you should never assume your insurance policy covers you in all scenarios. Whether it's auto, health, home or life insurance, make sure you know the ins and outs of your coverage. And even if you think you'll never get into an accident, plan for it. Don't be the \$2,000 idiot I was and assume you're covered.

THANK YOU for your REFERRALS!

The best compliment we can receive from you is a referral to a friend or family member. As a token of appreciation for your confidence in our services, we have recently kicked off a new referral program.

Every time you refer someone to Basin Insurance Post Falls, you will: Receive a \$5 Thomas Hammer gift card or a \$5 Top This Yogurt gift card. What qualifies as a referral? A referral is when we get a call for a quote and they say you referred them to us. Don't worry....we ask on every call.

There's more: Every time you refer someone, your name goes in a monthly drawing for a \$50 Visa gift card.

Winners will be announced in our monthly email letters and our quarterly newsletters.

We gave away a total of 30 gifts cards for the months of January and February of which we wrote 16 new policies, saving lots of money.

WE ARE HAPPY TO ANNOUNCE OUR \$50 VISA
GIFT CARD WINNER:

JANUARY: ERIK BLOMBERG
FEBRUARY: MELANIE JONES

Something Sweet!



Uptown Banana Pudding Cheesecake

- 1 1/2 cups finely crushed vanilla wafers
- 1/4 cup chopped walnuts, toasted
- 1/4 cup butter, melted
- 2 large ripe bananas, diced
- 1 tablespoon lemon juice
- 2 tablespoons light brown sugar 3 (8-ounce) packages cream cheese, softened
- 1 cup granulated sugar
- 3 large eggs
- 1 tablespoon coffee liqueur
- 2 teaspoons vanilla extract

1. Combine first 3 ingredients in a small bowl. Press evenly into bottom of a lightly greased 9-inch springform pan.

2. Bake at 350° for 10 minutes. Cool on a wire rack.

3. Combine diced bananas and 1 tablespoon lemon juice in a small saucepan. Stir in 2 tablespoons brown sugar. Place over medium-high heat, and cook, stirring constantly, about 1 minute or just until sugar has melted. Set aside.

4. Beat cream cheese at medium speed with an electric mixer 3 minutes or until smooth. Gradually add 1 cup granulated sugar, beating until blended. Add eggs, 1 at a time, beating until blended after each addition. Beat in coffee liqueur and vanilla. Pour into prepared vanilla wafer crust. Spoon tablespoonfuls of banana mixture evenly over top, and swirl gently into cream cheese mixture.

5. Bake at 350° for 35 to 40 minutes or until center is almost set.

6. Drop spoonfuls of Meringue gently and evenly over hot filling.

7. Bake at 400° for 10 minutes or until Meringue is golden brown. Remove from oven, and gently run a knife around edge of cheesecake in springform pan to loosen. Cool cheesecake completely on a wire rack. Cover loosely, and chill 8 hours. Release and remove sides of pan.

Rhonda Harms, Clearwater, Florida, Southern Living
MARCH 2006

TRIVIA - Laughable Law

In Akron, Ohio, it is illegal to ride a donkey if.....

Answer:It is going faster than 6 miles per hour."