

DECEMBER
2021

VANDAELE INSURANCE

Who We Are... and What We Do

We are independent agents, working with many different insurance carriers in order to find a quality solution that is best for your needs. Every situation is unique, and we stay up-to-date on the new and upcoming insurance options to ensure you have the best options available. We offer Home and Auto Insurance, Crop, Life, and Commercial Insurance, as well as Health Insurance. We are here for you and available for any and all questions you might have. We appreciate each and every one of you!

Thank you,
Chad and Amber

Stop on in!

We've got great rates and the greatest agents in Northeast Iowa ready to give you the best customer service you can find!



Location:

119 East Main Street,
Fairbank, IA 50629

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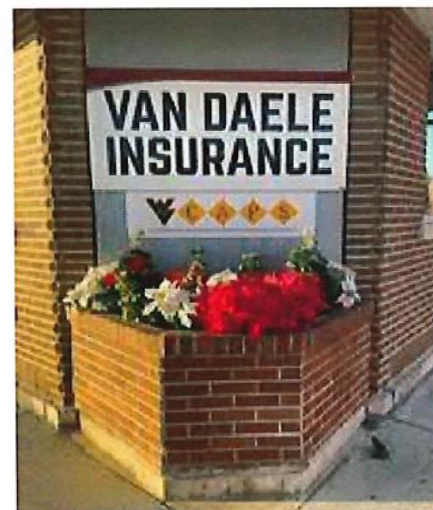
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“We can't thank you enough for being part of our business. We wish the most wonderful Christmas and a Happy and Healthy New Year!”



Happy Holidays from all of us
here at VanDaele Insurance LLC.



Home Insurance

Home insurance is a type of property insurance that covers a private residence. It is an insurance policy that combines various personal insurance protections, which can include losses occurring to one's home, its contents, loss of use, or loss of other personal possessions of the homeowner, as well as liability insurance for accidents that may happen at the home or at the hands of the homeowner within the policy territory.

Auto Insurance

Auto insurance provides coverage for property, liability, and medical. Property would include damage or theft to your car, liability is your legal responsibility to others for bodily injury or property damage, and medical helps with the cost of treating injury, rehabilitation, and sometimes lost wages and funeral expenses. Having basic personal auto insurance is mandated by most U.S. states. Auto insurance coverages are processed individually to let you customize coverage amounts to suit your exact needs and budget. Policies are generally issued for six-month or one-year timeframes and are renewable. You will be notified when you are in need of renewal or payment of your premium. Your auto policy covers you and other family members on your policy, whether driving your car or someone else's. Your policy also provides coverage if someone who is not on your policy is driving your car with your consent.



Health Insurance



Reading the fine print is important when choosing health care plans. These questions may help:

- Can I go to any doctor, hospital, clinic, or pharmacy I choose?
- Are specialists, such as eye doctors and dentists, covered?
- Does the plan cover special conditions or treatments, such as pregnancy, psychiatric care, and physical therapy?
- Does the plan cover home care or nursing home care?
- Will the plan cover all medication my physician may prescribe?
- What are the deductibles? This is the amount you must pay each year before your insurance company will begin paying claims.
- Are there any co-payments? This is the amount of money you pay each time you receive medical services or a prescription.
- If there is a dispute about a bill or service, how is it handled?





Life Insurance

There are many shapes and sizes of life insurance, but there are two basic types of life insurance policies: term life insurance and permanent life insurance. Term insurance offers coverage for a specific period of time and pays the death benefit of the policy if the person insured dies during that "term." Permanent life insurance provides protection for one's lifetime; as long as sufficient premiums are paid, the benefit will be paid no matter when the insured dies.

A message
FROM AMY

Some of you may not know but we also specialize in life insurance. Whether you're married with kids or have someone important in your life who depends on you financially, having life insurance can make all the difference in the world. If something unexpected happens to you, life insurance provides money to your beneficiary when they need it most. Whether it be paying for the funeral, paying bills, replacing lost income, or helping provide education for your children or grandchildren. Purchasing life insurance for your children is also a great idea. You get peace of mind that your children will always be covered regardless of their health in the future, these policies can grow overtime and build cash value. Also, the rate is locked in forever! These are different types of life insurance depending on your budget and need. Contact us today to prepare for your future.

Crop Insurance

Crop insurance is purchased by agricultural producers, including farmers, ranchers, and others to protect against either the loss of their crops due to natural disasters, or the loss of revenue due to declines in the prices of agricultural commodities. There are two major types of crop insurance: multiple peril crop insurance (MPCI) and crop-hail insurance. MPCI covers crop losses, including lower yields, caused by natural events like fire, flooding, and insect damage. Many farmers purchase crop-hail coverage as a supplement to MCI. Unlike drought or blight, hail can completely destroy a portion of crops in one area of a farm but leave other crops undamaged, a hail claim may be less than the amount of the deductible on a MPCI policy.





Greetings to all of our Crop Customers. Fall 2021 was one to remember and I hope all of you survived the extreme working conditions you may have been faced with this year. I know the days in the field were long and challenging. We hope the phone calls, text messages, or visits helped to make the fall harvest a little better for each of you this year. We sure appreciate all of you and thank you for all your business. A few friendly reminders to remember is please get your production into the office and signatures are required. Please feel free to contact myself (Chris) at (319) 635-2526 with any questions. Sales closing March 15 for the upcoming year. I have enjoyed working with all of you with your insurance needs and look forward to another great year helping new and existing customers.

A message
FROM CHRIS

Commercial Insurance

There are many types of commercial insurance, built to serve a wide range of business needs. Each policy covers specific risks that your business might face, Errors and omissions insurance (E&O), also known as professional liability insurance, protects your company from liability when a client sues over a missed deadline, coding error, or other mistakes or oversight. General liability insurance protects against lawsuits over injuries and property damage involving a client or anyone else who doesn't work at your company. A business owner's policy (BOP) protects against basic risks and covers damage to your business property. Cyber liability insurance covers financial repercussions in the event of a data breach or cybersecurity threat. Commercial auto insurance covers property damage and injuries if your company's vehicle is involved in an accident. It also covers vehicle theft and certain types of damage. Fidelity bonds can reimburse your clients if one of your employees steals from them. Workers' compensation insurance protects your business from medical bills due to work-related injuries, and lawsuits over employee injuries.



At VanDaele Insurance, we take pride in helping business owners find the best coverage for their companies. We understand that being a business owner means wanting to take the right precautions to protect everything you have worked for. Although I am a new employee at VanDaele insurance, I can confidently say that we are extremely excited to work with each and every customer. We see that each company is unique in their own way, which means each company needs an individualized insurance plan. We will always take the time to understand how your company operates to understand the extent of coverage you may need. We have a wide variety of carriers to be able to find the perfect fit for you and your company. I am looking forward to working with new and existing clients, and making their commercial insurance experience as easy and enjoyable as possible.

A message
FROM ANDREW

