



**location: 119 East Main Street, Fairbank, IA**

Phone: 319-635-2526 Fax: 319-635-2162 Email: [greatrates@vandaeleins.com](mailto:greatrates@vandaeleins.com)  
Website: [www.vandaeleins.com](http://www.vandaeleins.com)

*We are proud of our small-town roots. We strive to combine the values of determination, product knowledge and commitment to client satisfaction.*

## **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 are here for you and available for any and all questions you might have. We appreciate each and everyone of you! Thank you, Amber & Chad*





We are a comprehensive independent insurance agency located in Fairbank, Iowa. We have been in business for over 30 years. We offer Home and Auto Insurance, Crop, Life and Commercial Insurance, as well as Health Insurance.

## MEET OUR TEAM AT VANDAELE INSURANCE



**Owners and Partners.....Amber and Chad VanDaele.....they love being a part of the Fairbank Community . It is "Family First" with Amber and Chad, which not only includes their family, but yours too. They truly care and are compassionate when it comes to each and every one of their customers. They take their work relationships seriously and strive to give the best level of service. Their lives are very busy trying to keep up with their very active daughters, Elsie and Ava. Amber and Chad are both licensed agents and can assist in all the areas of insurance.**



**Mitch Coffin** resides in Fairbank with his wife Tiffany and three children, Jett, Ivy and Remi. Stop by to say hi or to introduce yourself. Mitch would love to give you a quote on your home, auto or commercial policies and he offers excellent customer service to our existing customers. Mitch will be here to answer any questions you might have on your current policy. Give Mitch a call at 319-635-2526.



**Chris Boehme** She resides in Fairbank with her husband, Lewis, and children Briggs, Brinley and Bayler. She has 14 years of insurance experience and is very excited about offering you the best customer service and competitive quotes on auto, home polices and Crop Insurance. Chris will offer you excellent customer service! You can reach Chris at 319-635-2526.



**Amy Rechkemmer** resides in Oelwein with her husband Jake and 3 kids Owen, Lane, and Aubrey. Amy has 18 years of insurance experience. She is an expert in health, life, home and auto insurance, offering excellent customer service in all of these areas. You can reach Amy at 319-635-2526.

**THANK YOU FOR YOUR BUSINESS!** *Much of our business is the result of referrals from customers like you. If you have friends or family members with any insurance questions regarding home, auto, health, crop or commercial, we would be happy to speak with them.*

## Some things to think about.....with your insurance.....

**Have you ever heard of Service Line Coverage?** *It may be something you should consider adding to your home policy. **Service Line Coverage** covers the area from your house to the road. It covers water piping that connects from the dwelling to a public water supply system, or private well system. It covers power line or wiring that provides electrical service to the dwelling or other structure. **Service Line Coverage** pays up to \$10,000 for loss, damage or expense arising from any "one service line failure". If there are excavation costs due to service line failure, it is covered. If you are interested in learning more about adding **Service Line Coverage** to your policy, give our office a call or set up an appointment.*

**There are BIG changes in 2020/2021 in the Health Insurance field.** *If you don't have healthcare insurance you have until **December 15** to get signed up. If you wait until after the first of the year, you will not be able to get health insurance until the following year. This coming year, we are offering Medica and Wellmark in the individual market. For the first time ever, the rates have gone down. With the individual market the government offers a subsidy based on your income and you could end up having **free** health insurance. Another option is getting a short-term major medical policy. New this year Amy can write a 364 day short-term policy that is automatically renewable up to 3 years. This could have a lot lower cost for you if you aren't entitled to a subsidy. However, you need to be underwritten to get these plans. Give Amy a call with any questions.*

**Crop Insurance** – *Harvesting is wrapping up. Remember productions need to be turned in when harvesting has finished up. We hope everyone had a safe and productive season! Tina will be glad to assist you with crop insurance.*

**Life Insurance**-*We are excited to announce that we are offering life insurance. 60% of individuals are underinsured, don't let that be you! Call Amy today for a life insurance appointment.*

**Don't forget to put full coverage on your snowmobiles and winter toys!**

**"Like" us on Facebook – VanDaeleinsurance**