

# BOB WALLIN INSURANCE

Fall, 2013

## Latest News From Bob Wallin Insurance!

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### In Remembrance: Bob Wallin 1928-2013.

*A loving husband, brother, father, grandfather, great grandfather, friend and co-worker.... Bob will be missed.*



*Bob was always very active in our community, serving on non-profit boards, donating, showing up to special events and always looking forward to the next person he would meet. He loved a good campfire and watching his grandkids and great grandchild play sports. He loved all types of animals—land and sea. He was also an avid Husky fan.*

*Bob was also an icon in the insurance industry, admired and loved by everyone who met him. He served on various boards and founded The Advantage Group. He was President of the Professional Insurance Association (PIA) in 1977. He won Agent of the Year that year, and again in 2001. In 1977 he changed how insurance agents received ongoing education by contacting Dr. William Hold of the National Alliance for Insurance Education & Research and developed a new and revolutionary insurance education system. It was called the Certified Insurance Counselor designation.*

*Bob is survived by his loving wife (and childhood sweetheart) of 65 years, three sons, a daughter, two granddaughters and a great grandson. Many have asked if there will be a service but Bob's wish was to simply spread his ashes with the Orcas in the Puget Sound...And honestly there probably isn't a church big enough to hold all who would come!*

*If you would like to send your condolences, they can be mailed to the office at the address below, attention Nita Wallin.*

*~Thank you for all your kind thoughts~*



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**HO HO HO! Santa Claus is coming...**

**to Bob Wallin Insurance!**

**Mark your calendars for Friday December 20th from 2pm-5pm because **SANTA WILL BE HERE**, at Bob Wallin Insurance!**

*Although there is no charge for the initial photo, we are encouraging those who stop by to bring an item for our food drive or a monetary donation toward the MilkMoney Program! We are dropping off all the items the following Monday to the Bellingham Food Bank and would like to give it one last push!*



**So grab your coat and Christmas cheer, and come on down to Bob Wallin Insurance on December 20th! First 25 pictures get a special Bob Wallin Insurance treat bag!**



## **Join us this holiday season as we support The Bellingham Food Bank!**



During Thanksgiving and Christmas we are collecting monetary donations for the MilkMoney Program along with non-perishable items for the food bank.

Can you believe, that the Bellingham Food Bank receives *more than 11,000* visits each month? And hand out more than 225,000 POUNDS of food! 35% of their clients are children who don't have access to fresh milk.

The MilkMoney Program helps bring fresh milk to their table.

Bob Wallin Insurance collecting monetary donations so the BFB can purchase milk from *locally-owned* dairies.

You can drop off your donation (tax deductible!) or non-perishable items in the box at our office. In years past, we raised over \$1600 and had the privilege of dropping off multiple bins of food!

*Please join us, because together we can make a difference!*

For more information, please contact Suzanne Taylor ext., 218, Suzanne@bobwallin.com to help!



#bwicares



## **Umbrella Coverage: Why you need it.**



An Umbrella policy provides additional liability coverage over the limits on your other insurance policies (home, auto, boat...etc.) Legal liability is created when you or a family member do something that injures or damages another person or their property. Many people assume they are not wealthy enough to need one or do not have enough assets to warrant an Umbrella policy. The truth is you need one if you have a job, or a minor in the household or if you simply have assets of value. Not only is it important to have an Umbrella policy, but it is equally important that the policy limits are adequate! Here are some examples why:

*When you are sued, you have to defend yourself and you are responsible for paying any judgment against you. If the judgment awarded against you exceeds your coverage limits, most of your assets are at risk, which can include your home, auto, bank account, some retirement accounts, future wages and any other owned assets of value.*

It only takes one innocent mistake, one misstep, one glance away, one accident to end up in this kind of situation.

Below are real life examples of claims, demonstrating inadequate coverage. Some of them only provide **THE JUDGMENT, not necessarily the amount that the Umbrella paid out.** Too often we see people with too low of limits:

- Teenage driver heading down the highway met an oncoming semi-truck, which crossed the centerline. The teenager was killed. The semi-truck driver was sued personally as well as his trucking business. **The judgment exceeded his liability limits on the truck as well as the \$1M umbrella policy.**
- A newly retired couple who owned real estate, had a good savings and retirement account, caused a car accident with severe bodily injury. They did NOT have a personal Umbrella. **The judgment was over \$500K. The retired couple ended up losing their home, all the money in the bank and most of their retirement money they worked long and hard for.**
- An insured's daughter hated math class and the teacher. She made several disparaging and false remarks about the teacher online. **The teacher sued the parents for personal injury and \$750,000 was paid out on a \$1M Umbrella.**
- A driver who did NOT have an Umbrella policy, hit a policeman who was completing paperwork at a traffic stop. **The driver had to pay legal fees for his defense as well as pay out of pocket for the settlement.**
- A group of friends were playing airsoft in an insured's backyard, one of the girlfriends refused to wear the protective gear. She ended up being hit in the mouth and chipping her tooth. The girl's parents sued the insured for permanent damage to her face and mouth. **The \$1 Million Umbrella carrier was put on notice. The judgment is still pending.**
- A 40-year-old window washer broke his heel in a fall after a downspout he was holding onto broke away from the house on which he was working. Although the worker was found partially responsible, the fall cost the homeowner \$1.2 million. On this policy, **the homeowner's policy paid the first \$300K and then the Umbrella paid the remaining \$900K.**

Remember: Even if the lawsuit against you is judged to be without merit, it still can cost you money to defend the lawsuit. You need to be adequately insured and an adequate Umbrella policy does just that.

***Not everyone needs the same limits either, that is why we recommend you give us a call for a comprehensive risk review—even if you have some insurance policies elsewhere!***

Bob Wallin Insurance \* 1844 Iron Street, Bellingham WA 98225 \* 360-734-5204/800-562-8834 \* [www.bobwallin.com](http://www.bobwallin.com)

### **ATTENTION: Vote for your favorite Non-Profit is back!**

Starting in February, you can nominate a local charity that you believe is doing great work to make our community better! The voting will take place in March and the winner will be announced again in April BUT we've added some twists! This year, instead of just one winner, there will be a first, second and third place! Stay tuned for more details after the first of the year!

At Bob Wallin Insurance, we make it our goal to serve you the best way possible.

*Thank you for your continued business!*

## What are people saying about Bob Wallin Insurance?

“Great Company! A company that still provides personal service, always very helpful.” ~ **Terry M.**

“What a Incredible company that works for you in various aspects!! For me, I found the staff to be extremely friendly, personal and helpful. When I first was introduced - it was over the phone seeing that I live in a different part of the state - but yet it felt like I was walking into an office. We (my husband and I) found that we not only saved several dollar\$ but yet were able to find a way for our home to be also insured. Seeing that we live in a manufactured - it is more challenging to find good insurance that will take us. Pleased with saving money for our vehicle insurance was another asset for us as well. Referring my Mom was something we found to be easy and without hesitation. Suzanne Taylor helped me with my Mom and found what would work best for my Mom's situation. Bob Wallin insurance has our business and we intend to keep it that way. Wish we lived in there neck of the woods just so I can give out a couple of hugs as I Really appreciate the personal touch whether that is over the phone or even via email. Glad to be introduced and happy to stay with Bob Wallin's Insurance ~ what a breath of Fresh air!! =)” ~ **Karine S.**

“Brooke is great! Your entire office is great! Between all of the various vendors we have for our business, from accounting to legal & all of our suppliers, you are – bar none – the best customer service experience we've had...by far”. ~ **Finn M & Matt S.**

“My wife and I have been using Wallin Insurance for about four years now. We are very satisfied and have used Wallin Insurance as insurance broker for our personal home, cars, investment properties in Bellingham and Reno, Nevada and an umbrella liability policy. Wallin can do it all even in other states. I am also the Treasurer for a small condominium association and we use Wallin for our base insurance policy. I also know that several condo owners switched to Wallin after receiving quotes. It is always nice to have a local insurance provider for all your insurance needs.” ~ **Paul O.**



Bob Wallin Insurance was built on the foundation of family values. We are a family operated *local* business and we are committed to our customers and community. Together, we can make a difference!

**Bob Wallin Insurance,**  
*“Securing the way you live.”*

*Check out our new referral program!*

*1st referral earns you a \$10 gift card, 2nd earns you a \$15 gift card. After that, we will donate to a charity of your choice!*

*Program runs October 2013—September 2014. You don't have to be a current client to qualify!*

*If you have questions or are interested in knowing more about us, give us a call or stop in. We'd love to hear from you!*

*Address: 1844 Iron Street, Bellingham, WA 98225*

*PH: 360-734-5204, toll free 800-562-8834*

*www.bobwallin.com \* www.bwicares.com*