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In this issue...

Announcing! Trip and International Medical Coverage

New Minnesota Laws These new laws will affect you!

Final Month! This is the final month of the "HELP US GROW CONTEST"

Business Insurance Now available!!!

Health Insurance for Students Designed for College Students



Designed for international travelers who are concerned about an unexpected medical condition arising overseas, Travel Medical Insurance not only provides comprehensive medical protection while abroad, but also secondary services that are of utmost importance away from home.

Features

- Emergency Evacuation benefit of \$300,000 that is in addition to the medical maximum.
- Terrorism covered at no additional cost - same as any other benefit. (Except states underwritten by Certain Underwriters at Lloyd's of London.)
- \$50,000 Common Carrier benefit at no additional cost.
- Hospital Indemnity benefit of \$150 per night for those traveling outside the U.S. and Canada
- Up to \$20,000 in eligible medical expenses will be waived for pre-existing conditions. This feature is available to U.S. citizens traveling outside the United States and Canada. The amount is reduced for persons age 65 and older. See brochure for full details.
- Renewals are available using the Online Quote and Purchase System, so you no longer have to pay large sums of premium at one time.



Protects your tickets, protects your luggage, and protects your health. Offers worldwide trip cancellation, interruption / delay or missed.

Highlights of RoundTrip include...

- Trip Cancellation - Up to \$20,000
- Trip Interruption - 150% or tour cost maximum
- Trip Delay - Up to \$500
- Evacuation/Repatriation - Up to \$250,000
- Lost Baggage / Personal Effects - Up to \$1,000
- Emergency Medical - Up to \$50,000



Who is Eligible for Liaison® Student?

Non-U.S. Citizens:

International Students, visiting Faculty, Scholars, or other persons age 13 and older who are temporarily residing outside their Home Country.

U.S. Citizens:

All United States Students, visiting Faculty, Scholars, or other persons with a current passport who are temporarily residing outside the United States and are engaged in full-time educational or research activities. Great for church missionaries and students studying abroad.



- Welcome to the United States! As you may be aware, health care is of major concern to most Americans. To ensure that a person is properly protected against catastrophic health expenses, medical insurance is often purchased.
- Guarantee Issue - can't be turned down.
- Up to 5 years of coverage available.
- Scheduled Benefit Program - a very affordable plan design.



For those who are visiting the United States for up to six months, Inbound Guest provides foreign nationals a scheduled benefit program to protect against unforeseen medical conditions that arise during their stay.

For more information on these products call 612-789-4341, or check it out on our website at www.JimHollisterAgency.com

NEW MINNESOTA LAWS

New Laws Effective Aug. 1, 2008

The following is a listing of selected new laws passed during the 2008 legislative session that take effect Aug. 1, 2008.

Consumers

Truth in Music Advertising Act

The law tightens the definitions of recording group to mean a group that has at least one member of the original group without having abandoned the name or affiliation with the group, and specifies a group must be the recording group claiming to be that group.

You smoke in the room, you pay

It's already the law that anyone who smokes in a designated nonsmoking hotel or motel room is guilty of a misdemeanor. Effective Aug. 1, 2008, the smoker may also be required to pay damages to get the room back to its smoke-free condition.

Internet ticket sales protected

The so-called "Hannah Montana" law makes it a gross misdemeanor to sell, distribute or use software to get around security and move to the front of an Internet ticket-buying line.

Octane as advertised

A new law, sponsored by Rep. Joe Atkins (DFL-Inver Grove Heights) and Sen. Debbie Johnson (R-Ham Lake), requires that a number used to advertise or identify the grade of gasoline at the pump cannot exceed the octane of the gasoline.

Tenants can pay landlord's delinquent utility bill

Tenants can restore utility service by paying outstanding utility charges that would otherwise be the responsibility of the landlord.

Crime

Dogfight spectator penalties

Under current law, anyone who pits animals against one another, trains the animals, takes admission to the fights or allows others to use their premises for the games is guilty of a felony.

Effective Aug. 1, 2008, anyone who buys a ticket to the fights is guilty of a gross misdemeanor, previously considered a misdemeanor offense.

No touching peace officer gear

That it is illegal to take from a peace officer any defensive device issued for their protection, including a firearm, tear gas, Taser or baton. Violation is a felony, with a possible five-year prison sentence and \$10,000 fine.

Dangerous dog regulations strengthened

Effective Aug. 1, 2008, the surety bond required by an owner of a dangerous dog increases from \$50,000 to \$300,000, and a new law prohibits dog ownership for anyone who has repeatedly been convicted of crimes involving dangerous dogs.

Elections

Caucus date choices

A new law eliminates the requirement that caucuses be held on the first Tuesday in March.

Election recounts and reviews

The law establishes that recounts must be done manually when the difference between the votes cast in a state primary or general election is less than one-half of 1 percent of the total number of votes counted for the nomination; or is 10 votes or less if no more than 400 votes were cast. It also allows for a candidate to request a partial recount to be conducted at their expense. If the partial recount overturns the result of the election, the candidate will be refunded the expense of the recount.

Family

Advocates not compelled to talk

Attorneys, physicians, psychologists, sexual assault counselors and clergy are not now required to disclose information about their clients or members without consent. A new law gives domestic abuse advocates the same protection.

Higher Education

Cost, parental notification changes

A law that requires any surplus projected in the state grant program during the second year of the biennium be put toward a student's living and miscellaneous expense allowance is made permanent. This previously had to be renewed every two years. The allowance is one factor used in determining a state grant award.

Housing

Foreclosure notice needed for renters

A new law requires that the notice of mortgage foreclosure be given to prospective tenants. If the property is transferred to a new owner following foreclosure, and the new owner seeks to evict an existing tenant, they must be given at least two month's written notice to vacate.

Insurance

No ambulance-chasing for profit

Health care professionals will be prohibited from contacting a recent auto incident victim, either in person, by phone or e-mail. More specifically, they cannot contact a victim with the "purpose of influencing that person to receive treatment or to purchase any good or item." They are also prohibited from sending a "runner" or someone sent on their behalf.

'Good faith' now law

A new law allows a policyholder to sue their insurance company for not settling a claim in "good faith," meaning they can prove that the insurance company did not have a reasonable basis for denying a claim. The insurance company must also have known that it had no reasonable basis, or acted with "reckless disregard" for the lack of reason.

Notification of flood insurance status

A new law requires insurance companies to annually notify customers if their policy does not include flood coverage.

(No homeowners policy covers floods. Flood insurance is a federal government program and is available through most insurance agents.)

***This note added by editor!**

No stiffing the auto shop

A new law is designed to prevent insurance companies from denying payment to auto body shops for repairs made under an insurance claim.

The law specifies that insurers cannot "unilaterally and arbitrarily disregard" the cost of auto repairs made under an insurance claim if the auto service provider used an estimating system recognized by the insurance industry.

Military

Employment protection for attendance at military events

Families of service members are afforded some employment protection when their loved one is being deployed or honored. An employer can not fire or take employment action against any employee, or keep them from attending certain events relating to the military service of the employee's spouse, parent or child to which the employee is invited. This could include departure or return ceremonies, family training or reintegration programs.

Help for veterans convicted of crimes

When a defendant is convicted of a crime, the court will be required to ask whether the defendant is currently serving in or is a veteran of the United States armed forces.

If the defendant answers in the affirmative and has been diagnosed as having a mental illness by a qualified psychiatrist or clinical psychologist or physician, the court may ask the military to intervene with information regarding treatment options.

Transportation

Graduated driver's licenses and no text messaging

A new law requires that during the first six months of provisional licensure, a licensee cannot operate a vehicle carrying more than one passenger under age 20 who is not a member of their immediate family. That increases to three passengers the following six months.

Also during the first six months of provisional licensure, a person under age 18 is prohibited from driving between midnight and 5 a.m., except when the driver is going between the person's home and job or school event where no transportation is provided; the driver is driving due to a job; or the driver is accompanied by a licensed driver or state identification card holder who is at least age 25.

Other provisions in the omnibus transportation policy law, effective Aug. 1, 2008, include:

- making it **illegal to text message when the vehicle is in motion or a part of traffic**;
- a person who can document homelessness or eligibility for certain need-based relief that has their vehicle impounded can get back some essential contents, under certain circumstances, without paying for vehicle retrieval;
- **drivers are required to move a lane over when passing freeway service patrol, road maintenance and construction vehicles parked or stopped on a roadway**;
- driver's education curriculum must include instruction on the duties of a driver when encountering a bicycle, other non-motorized vehicles or a pedestrian;
- a person who duplicates, alters or forges a commercial vehicle inspection decal will be charged with a gross misdemeanor, and it will be a gross misdemeanor to possess a fraudulent decal;
- a second set of disability plates could be issued to a vehicle owner if issuance is approved by the Council on Disability; and
- the Transportation Department is to develop a statewide plan for freight and passenger rail.



The final month has arrived. Do you have any entries in the Help Us Grow Contest? We have had a great response with referrals and clients adding additional lines of business such as Umbrella's, Homeowners, Boats, Motorcycles and more! See the description below for more details. Help us grow and win one week accommodations in Hawaii, Orlando or Sedona.

HELP US GROW CONTEST

HELP US GROW AND WIN A WEEK IN HAWAII, ORLANDO, OR SEDONA*

REFER YOUR FRIENDS, FAMILY AND CO-WORKERS AND EARN ENTRIES INTO OUR DRAWING FOR ONE WEEK OF RELAXATION IN A LUXURY CONDO IN ANY OF THE ABOVE LOCATIONS.

HOW IT WORKS:

- 1) REFER SOMEONE FOR INSURANCE OR A MORTGAGE AND RECEIVE ONE ENTRY.
- 2) IF THEY CHOOSE OUR AGENCY, RECEIVE AN ADDITIONAL ENTRY FOR EACH POLICY THEY PURCHASE, AND AN ADDITIONAL ENTRY FOR EACH POLICY YOU ALREADY HAVE.
- 3) ADD AN ADDITIONAL LINE OF BUSINESS OR POLICY TO YOUR ACCOUNT, OR DO YOUR NEW MORTGAGE OR REFINANCE AND RECEIVE AN ENTRY, PLUS AN ADDITIONAL ENTRY FOR EACH POLICY YOU CURRENTLY HAVE.
- 4) EACH REFERRED FRIEND, FAMILY MEMBER OR CO-WORKER THAT PURCHASES FROM OUR AGENCY WILL ALSO RECEIVE AN ENTRY FOR EACH LINE OF BUSINESS.
- 5) NO LIMIT TO THE NUMBER OF ENTRIES YOU MAY EARN.

THE SMALL PRINT:

THE ENTRY PERIOD IS FEBRUARY THROUGH AUGUST 2008.

THE DRAWING WILL TAKE PLACE THE FIRST WEEK SEPTEMBER, IN OUR OFFICE. YOUR PRESENCE IS NOT REQUIRED.

TRAVEL MUST TAKE PLACE IN 2009 AND IS SUBJECT TO AVAILABILITY.

*TRANSPORTATION AND INCIDENTAL COSTS NOT INCLUDED.

FAILURE TO USE THE WEEK IN 2009 WILL RESULT IN FORFEITURE.

NO CASH IN LIEU. ESTIMATED RETAIL VALUE UP TO \$1200.00



Own a small or medium sized business? Farmer's now offers business solutions for many types!

Eligible Businesses include:

Lawn and Garden Services *Plumbing, Heating and Air Conditioning *Painting and Paperhanging
*Electrical Work *Floor Laying *Siding and Sheet Metal Work *Carpet and Upholstery Cleaning
*Business Cleaning/Maintenance *Apartment Operations *Condo Associations *Homeowners
Associations *Retail Shopping Centers *Office Buildings *Commercial Autos
*Auto Service and Repair

***Restaurants: (Limited Cooking; Quick Service; Casual and Family Dining; Fine Dining)**

***Retail/Service: (Dry Cleaners and Laundries; Food Stores; Hardware and Home Improvement; Office; Copiers; Repair Shops; Retail Stores)**

Group Health and Group Life
(Offered through companies other than Farmers)

- _ Builders risk coverage
- _ General liability insurance
- _ Employee practices liability insurance
- _ Safety and risk management issues
- _ A free appraisal of your insurance situation



Student Health Insurance Individual Health Insurance for college students

- Coverage as early as the next day
- Freedom to choose any doctor or hospital
- Continuous coverage even if you leave or change schools
 - Simple application process

FOR MORE INFORMATION GIVE ME A CALL OR APPLY ONLINE AT:

<http://jameshollister.mymedicalquotes.com/HomePage.aspx>

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