

# INSURANCE INSIGHTS

Winter 2017

**TRUST**  
**SHIELD**<sup>™</sup>  
Insurance Group

*Complete Coverage. Industry Experts.*

**NEWS AND TIPS FOR PERSONAL, BUSINESS, SPECIALTY, LIFE, AND HEALTH INSURANCE**



Did you remember to  
add coverage for  
your winter  
cars & toys?

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## We've Changed Our Name!

**Trust Shield Insurance Group**, formerly known as Ayres-Rice along with Ralph Hayward Agency, have received such positive response from our clients regarding our name change.

We feel this new name better represents who we are and our relationships with our clients and carriers. In addition, we were able to create a superior website which will give us a better presence on the internet as the insurance industry changes.

While our name has changed, the close-knit team of caring and knowledgeable insurance experts at Trust Shield Insurance Group in Schoolcraft & Harbor Springs and Ralph Hayward Agency in Vicksburg remains the same. We will continue to take care of your personal & business insurance needs with the professional & caring service we have always provided.

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**CHECK OUT OUR NEW WEBSITE AT [trustshieldinsurance.com](http://trustshieldinsurance.com)!**

## AUTO-OWNERS BILLING CHANGES & HIGHLIGHTS

Auto-Owners has made some improvements and changes in the way they bill policies. You can take advantage of the following:

- Go Green!  
Get a discount by signing up for paperless bill delivery
- Avoid billing fees!  
Sign up for electronic fund transfer of your insurance payments
- Semi-annual paid in full discount offered for auto policies.
- Paid in full discount offered on most other policies

Give us a call today or visit [auto-owners.com](http://auto-owners.com) to sign up for savings!

## Insurance for Rideshare & Grocery Delivery Drivers



Many of our clients have considered making extra money by signing up to be an Uber, Lyft or Shipt driver. We understand the opportunity this provides for extra income; however, it also poses an insurance coverage issue.

Your personal auto policy *excludes* coverage on “driving for hire” or “public livery” services. This means if you were to get into an accident, injure a passenger or cause property damage, there would be no coverage for injuries or for any liability claims brought against you under your auto policy.

While some rideshare companies

may offer excess coverage while a driver has passengers, that coverage does not always cover the vehicle itself and most likely a claim will be brought against the driver personally which you will then need to defend.

We have several insurance solutions that can be offered to avoid the potential gap in coverage for rideshare drivers.

If you are currently a rideshare or grocery delivery driver or thinking about becoming one, please give us a call today so we can discuss your options to make sure you are properly covered.



***We wish you all  
a very safe & happy  
holiday season.***

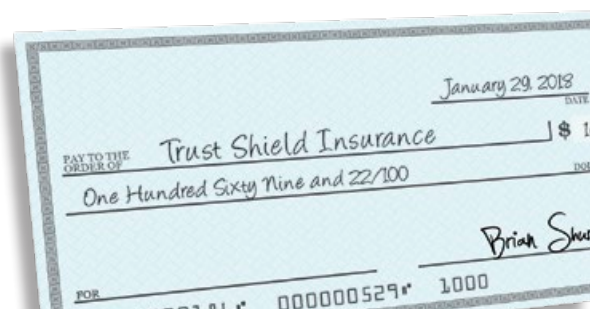
Thank you for your continued business. We look forward to helping you with your insurance needs throughout 2018!

## CHANGES IN OFFICE PAYMENTS

Due to restrictions from the banks & insurance companies, we will require all checks & money orders be made payable to Trust Shield Insurance Group. Please do not make checks out to the insurance company as we will have to mail these directly to the company or process these as an electronic check. We have always

welcomed payments in our office and will continue to do so.

Thank you for your understanding.





## Human Resource Solutions — Adding Value for YOU

Trust Shield Insurance Group is always striving to add services which add value and give you a solid point of reference — whether it be insurance solutions, claims or loss prevention.

Human Resources is an area where some of our clients have asked for assistance; therefore, we have partnered with Alicia Abfall of Custom HR Services to offer support and expertise regarding your Human Resource practices to help alleviate the time HR concerns & requirements can place upon a business owner.

### **Custom HR Services offers a wide range of services including:**

- HR On Demand Services - you can email (aabfall@outlook.com) or call 616-560-6959 to connect with a trained professional to answer general Human Resource questions.
- Human Resource Assessments - A basic assessment of the your internal HR practices, HR compliance & employee handbook review will be completed.
- Recruitment Solutions - Custom HR Services will become an extension of your company and provide customizable recruitment services on an as needed basis.

### **Need more in-depth assistance?**

For those questions requiring additional expertise, research or resources, Custom HR Services can help. A Sample of Additional Service Offerings: Full or partial HR outsourcing services, Performance management systems, Handbook creation or updating, Benefits implementation services and customized solutions.

Whether you want a simple assessment of your existing HR practices for peace of mind, or have a specific need in your HR department, let Custom HR Services lend their expertise by contacting them at 616-560-6959 or aabfall@outlook.com.

## **PERSONAL INSURANCE**

You've worked hard for the things you have. We will help protect you, your family, and your belongings with a variety of personal insurance options to simultaneously protect your financial well-being, your material possessions, and your peace of mind.

### **Coverages We Offer**

- Homeowners
- Auto
- Umbrella
- Boats & Recreational Vehicles
- Classic Auto & Boat
- Rental Dwellings

Trust Shield team members have the expertise to find you the right coverage at the best price. Contact us today!

“*Fun is like life insurance, the older you get the more it costs.*”

Kin Hubbard

## TRAVELING OUTSIDE THE U.S.?

Are you planning a trip outside of the U.S.? Call our benefits specialist, Crystal Scott, to make sure your health care needs are covered while you're traveling. This peace of mind may cost less than you think! Call Crystal at 269-679-4918.



## AFTER HOURS CLAIMS

Claim information for each of our carriers is listed on our website [trustshieldinsurance.com](http://trustshieldinsurance.com).

You may also call during office hours for immediate help:

**Schoolcraft: (269) 679-4918**

**Vicksburg: (269) 649-1914**

**Harbor Springs: (231) 242-4336**

## Meet Our New Staff

Trust Shield Insurance Group has been fortunate to add some talented people to our Schoolcraft office in 2017. We are pleased to welcome Megan Sherman, Natalee Olivitt, Chris Bushart & Paul Cutting to the Trust Shield family.



Megan Sherman



Natalee Olivitt



Chris Bushart



Paul Cutting

Megan comes to TSIG with five years of experience in the insurance industry. She is a licensed Personal Lines Account Manager currently handling clients N-T. Natalee Olivitt joins us as a receptionist and marketing assistant. Chris Bushart and Paul Cutting are both licensed agents. Chris has three years of insurance experience as an agent and Paul recently obtained his insurance license.

Stop by our website [www.trustshieldinsurance.com](http://www.trustshieldinsurance.com) for some fun information about these wonderful employees.