

# AL SICARD

THE AL SICARD AGENCY GROUP

New Customer Welcome

[www.AISicardAgency.com](http://www.AISicardAgency.com)

# NEWSLETTER



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We are happy that you have chosen us to be your trusted insurance advisors. Here at The Al Sicard Agency Group, we want you to know that we are always here to help with whatever insurance needs you may have – nothing is too big or too small. As your needs change, we will be here to help you evaluate those needs and offer services that will help you achieve your new goals. Our customers are the most important part of our business and we pride ourselves on prompt and accurate customer service to ensure complete satisfaction the first time. So don't hesitate to get in contact with us – We love to hear from you!

**Thank you again for choosing The Al Sicard Agency Group!**

# Important Information

Stop in for a Visit or Give us a Call!



## Office:

(972) 517-9454

## Fax:

(972) 499-7991

## Address:

6009 West Parker Rd. Suite 137  
Plano, Texas 75093

## Email:

BigAlsNationwide@yahoo.com

## Hours:

Monday – Friday  
9:00 AM - 5:00 PM

## 24/7 Service Center:

800-654-1570

## 24/7 Claims:

800-421-3535

Scan Our QR  
code to visit  
our website



## What to do when the local office is closed?

Don't worry! You can still access your policy information through [www.mynationwide.com](http://www.mynationwide.com) or call our Service Center that is open 24 hours a day, 7 days a week at 800-654-1570.

## Get 24/7 online access to your policies

1. Go to [www.mynationwide.com](http://www.mynationwide.com)
2. Underneath the username and password boxes, click the link that says Sign Up
3. Enter the Customer Information requested
4. Verify your identity
5. Choose your Username and Password
6. Set your Security Questions
7. Choose your Email Preferences

You're done! You can now pay bills, view policy information, request policy changes and more.

For Technical Support in setting up or accessing your account, call 877-304-1065.

# Get To Know Your Agent!

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## AL SICARD

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*A 1989 McDonald All-American and varsity basketball player for the University of Dayton in his hometown, former power forward Al Sicard has taken the art of owning a small business-insurance businesses, in particular- to a new level.*

*A widely-sought public speaker Al's-Headshot, Al is regarded as an authority on explaining corporate culture and developing best practices for insurance companies.*

*Al's spectacular performance for his company and his commitment to the annual Read and Rise program, an annual scholastic event for youths co-sponsored by the National Urban League, have garnered the attention of top celebrities, including Oprah Winfrey, who is his mentor. In supporting an annual fund-raising event attended by thousands who support the study program, Al has brought to Dayton, Ohio, speakers such as Oprah, poet and actress/ director Dr. Maya Angelou and Wall Street banker Raymond McGuire. As a result of his community activities, Al was named 2006 Man of the Year by his hometown.*

*As a trainee agent with just three, full-time team members, Al captured his company's "Fast Start Record" by submitting 367 auto applications in just three months. More recently, Al elevated his team's performance using a promotional concept he calls "The Perfect Day." In a single day, his team produced 102 insurance applications.*

*In 2007, Al's small agency in Dayton surpassed all others in the Company for writing applications for fire insurance. His company has recognized his outstanding achievements by making him an Exotic Traveler, a member of the Chairman's Advisory Council, and a qualifier to the Chairman's Circle and the President's Club.*

*In 2006, Al was featured in a remarkable "True Story" commercial broadcast during Super Bowl XLI, when the Colts defeated the Bears.*

*Al has worked for other international companies. He was a marketing manager for General Motors Leasing Division, and was selected to its Minority Dealer Owner Program. He also owned and operated an auto leasing company.*

*Al has been an invited speaker before the audiences at international corporations such as Yahoo!, Procter & Gamble Co., The Coca-Cola Co., The Walt Disney Co., and insurance companies The Allstate Corporation and Nationwide Mutual Insurance Co.*

*He is currently writing a book about how entrepreneurs can create a small business that runs smoothly without requiring their presence in the office.*

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# INSURANCE PRODUCTS

## AUTO



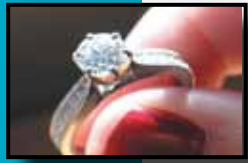
Coverage for your vehicle and liability coverage that is required by law.

## HOME



Coverage for your home, personal property, and liabilities you may be responsible for.

## PERSONAL PROPERTY



Additional coverage for items such as jewelry, furs, guns, silverware, cameras, musical instruments, fine arts, golf and sports equipment, and stamp or coin collections. Plus no deductible.

## PERSONAL UMBRELLA LIABILITY



Additional liability coverage, starting at \$1 million. Courts are awarding larger amount than ever before, so make sure you and your assets are protected.

## LIFE



Payment to your beneficiary or estate at the time of your death. Protect your loved ones so they can pay for things such as funeral expenses, living expenses, college funds, mortgage payoffs, and more.

## ANNUITY



Payments to you, starting at a certain age and continuing until you die. Protect yourself from outliving your savings or not having enough monthly income.

## POWER SPORTS



Coverage for your motorcycles, 4-wheelers, boats, and recreational vehicles

## COMMERCIAL



Coverage for your business including properties, autos, business property, liability, workers compensation and more.

## FLOOD



Protection for your home and personal property in the event of a flood.

## FARM



Coverage for your farm including land, animals, equipment, and more.

# UNDERSTANDING AUTO INSURANCE

**Collision:** Collision with other vehicles, stationary objects, or rollover. Subject to deductible.

**Uninsured/Underinsured Motorists:** Coverage to you when injuries or damages are caused by someone without any/enough insurance.

**Liability:** Coverage to others when you are at fault. Expressed as per person/per accident.  
**Medical Expenses:** Coverage to you for medical expenses.

**Personal Injury Protection:** Coverage to you for medical expenses and verifiable lost wages.

**Deductible:** Amount of loss responsible by you, as the insured

**Premium:** The price of insurance protection over a specified time

## TAKE YOUR COVERAGE TO THE NEXT LEVEL

IF YOU DIDN'T TAKE ADVANTAGE OF THESE GREAT EXTRAS, THERE'S ALWAYS TIME TO GET THEM ADDED!

**Roadside Assistance** – It's more than just towing! Ditch extraction, Emergency Fuel, Battery Service, Lockout Service, Flat Tire Service. Get the Plus package for even more towing and Turn-By-Turn Direction, Pre-Trip Map Routing, and Trip Interruption.

**Rental Reimbursement** – Have a pending comprehensive or collision claim? If you have rental reimbursement, you have access to getting a rental vehicle.

**Vanishing Deductible** – Want to see your deductible go away? Check out our vanishing deductible feature to do just that!

**Total Loss Deductible Waiver** – The last thing you want to do is pay a deductible when your vehicle is a total loss. Ask us about avoiding this!

**Accident Forgiveness & Minor Violation Forgiveness** – We all make mistakes. Make sure you choose the accident and minor violation forgiveness package.

**Identity Theft** – It can happen to anyone. Make sure you are protected if it happens to you.

**Loss Assessment** – Are you part of a homeowner's association? Get coverage for community assessments you may be responsible for.

**Water Damage, Water Backup, and Foundation coverage** – Water losses often cost tens of thousands of dollars. Ask us about these extra coverages to make sure you are protected.

## Did You Know?



43% of women have no life insurance coverage at all. 1



4 in 10 households with children under age 18 say they would immediately have trouble meeting everyday living expenses if a primary wage-earner died today. 2



Today, 70% of adults agree that they personally need life insurance. Yet only 63% own any form of life insurance. 3

1. Source: 2011 LIMRA report "Person-Level Trends in U.S. Life Insurance Ownership"

2. Source LIMRA, 2010

3. Source: LIMRA/LIFE Insurance Baromeyer, 2011

# IMPORTANCE OF LIFE INSURANCE

## Have you planned for the future?

Even if you have life insurance through your workplace, it may not be enough. If you lose your job or move to another company the policy could be lost. This is why having a supplemental life policy can put your mind at ease.

## What can life insurance help with?

- Mortgage or rent payments
- Final expenses
- Estate or inheritance taxes and costs
- Income to your family
- Inheritance to loved ones
- Business continuation

## Types of life insurance policies.

2 Primary Types are:

- Term
- Permanent

## Term Life Insurance features:

- Maximum protection for a low price
- Level payments for a specific period of time
- The ability to convert to permanent life insurance if your needs change
- Does not build cash value

## Permanent Life Insurance features:

- Level premiums over the entire life of the policy
- Guaranteed cash value accumulation
- Potential for excess interest credits in some policies

## Where Do We Come In?

If you are unsure of your current life policy, how it works, or if you have enough coverage, let us set an appointment to review it with you. We can complete a review of your needs and the needs of the loved ones you would leave behind and come up with a plan that is personalized for you.

# TIPS FROM YOUR AGENT

## Tips From AL!

- To prevent water damage, keep gutters clear of leaves and debris, check hoses of appliances that use water and plumbing pipes, and know where the main water shut-off valve is located.

- If you have a youthful driver or swimming pool, you should consider a personal umbrella policy due to the increased liability. Umbrella policies will leave you less susceptible to lawsuits.

- To prevent accidents, repair cracks in walls, foundations, sidewalks and driveways. Also, prune trees and shrubs so that they are clear of your home.



- The best time to know what you have is before a total loss happens. Start an inventory of your personal property today! Check out [www.knowyourstuff.org](http://www.knowyourstuff.org) for an easy way to manage your inventory.



DISCOUNT	TO QUALIFY	DOCUMENTATION
Home & Car	Bundle your home & auto to take advantage of big savings!	None
Auto or Home Financial	Bundle your life policy with your auto or home for even more savings!	None
Defensive Driving	You must take a defensive driving course or have taken one in the last 3 years.	Completion Certificate
Good Student	You must have be a full time student, under the age of 24, with at least a B average.	Grade Report
Protective Device	You must have a fire and/or burglar alarm installed in your home.	Install Certificate/Bill

# SPECIAL OFFERS!

## Refer A Friend!

How easy is it to get extra money? Just refer your friend and tell them to come see us for an insurance quote. Once they buy a policy with us, you get a \$25 gift card!

## A Few of Our Clients We Recommend

**Ron Mears**  
Owner/Partner  
2458 Fabens Rd. Suite 24  
Dallas, TX 75229  
Cell: 214-538-0690  
Fax: 972-243-4433  
ron@ascensionroofing.us

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**Lori Snelson**  
AGENT MARKETING COORDINATOR  
**817.240.7185** - Cell  
817.730.1948 - Office  
817.334.3442 - Fax  
lsnelson@bmsmanagement.com  
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**MICHELLE DETHLOFF**  
FIELD SALES MANAGER

7300 LONE STAR DRIVE, SUITE 0100  
PLANO, TX 75024  
CELL: 972.890.5969  
FAX: 972.313.8852

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