



# PHELAN PERSONAL PERSPECTIVE

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## Protecting Your Most Valuable Possessions



Did you receive a new piece of jewelry for Valentine's Day? Scheduled Personal Property (SPP) endorsement protects specified items in the event of loss or damage. Standard policies have limitations on items such as jewelry, furs, art, guns or expensive electronics. The SPP endorsement enhances coverage for loss or damage to those items whose value exceeds the coverage available under the Homeowners, Condominium, Mobile Home or Renters Insurance.

The SPP coverage enhances coverage by covering them against all types of risks (except for those that are specifically excluded.) The value for these items is agreed upon by you and your insurance company. This coverage is not subject to a deductible.

Call or [email](#) us today to discuss adding valuable personal property to your policy!

## Why Every Policyholder Needs Umbrella Insurance

Lawsuits are everywhere today. Umbrella insurance is designed to provide you with added liability protection above and beyond the limits of auto and homeowners insurance policies. And the good news is, personal umbrella policies won't break the bank!

Umbrella policies come into play when the unexpected occurs. Consider this, you fall asleep while driving and hit a family in an oncoming vehicle. The liability coverage under your auto policy would cover the family's medical expenses and lost wages if they are unable to work. If your auto liability limit is not adequate to cover the costs, your assets may be at risk! If they file a lawsuit, the amount could be even greater!

It is a myth to believe that only the wealthy need umbrella coverage. If someone falls at your house or a tree falls onto your neighbor's house during a storm, you could be sued. Umbrella Insurance comes into play after your primary limits have been exhausted. Also, many umbrella policies provide broader coverage and may cover other situations that are not covered by other liability policies.



Give us a call or [email](#) to discuss adding Umbrella Insurance to your policy!

## Be Healthy and Fight Cancer Too!

The connection between excess weight and cancer risk isn't completely clear, but this much is clear: A nutritious diet and regular exercise can help you stay at a healthy weight AND lower your cancer risk!

Steps to take now: Eat nutritious foods (fruits and vegetables, whole grains, low/no fat dairy products, and protein foods), Limit processed and high sodium items, and start exercising regularly. Being active boosts your immune system, regulates hormone levels, and burns calories. Start today!



## Cindy Langston Recognized for 25 Years of Service



Cindy Langston pictured with Westfield Insurance representative, Will Johnson receiving her award

Our Personal Insurance Associate, Cindy Langston, recently was recognized for 25 years of professionalism and service excellence representing Westfield Insurance.

"Westfield Insurance is represented by independent agents who are carefully selected for their commitment to providing clients with the best insurance advice and service. For a quarter century, Cindy Langston has teamed with Westfield to deliver on our promise of protection. We are proud to honor her on this service milestone," said Westfield Insurance President Jim Clay. Westfield presented Langston with a commemorative statuette to honor this milestone.

A Versailles native, Cindy and her husband, Jeff, have three children. She is an active Trustee for the Versailles Girls Youth Softball Organization. Langston also coaches softball and enjoys step aerobics and attending sporting events.

Congratulations to Cindy on her 25 years of service award from Westfield!

## February Facts



- February is the most misspelled month of the year.
- George Washington was born on February 22, 1732 and Abraham Lincoln on February 12, 1809.
- February is Black History Month.
- Over 58 million pounds of chocolate candy is sold during Valentine's week.
- The 'peak' of flu season usually occurs in February.
- U.S. Marines raised the flag on Mt. Suribachi in the Battle of Iwo Jima on February 23, 1945.

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