

WEST SUBURBAN INSURANCE AGENCY, LLC

Specializing in estate preservation and small business protection plans.

4554 NORTH 126TH STREET, BUTLER, WI 53007

Phone: (262) 783-6275 FAX: (262) 783-6211

email: insurewi@sbcglobal.net

2005 SPRING CONSUMER ALERTS:

CREDIT REPORTS & SCORES: Effective March 1st, 2005, all Wisconsin consumers are entitled to receive a **FREE** copy of their credit report from *each of the three major reporting agencies*. We highly recommend that you request all three reports ASAP and make this an annual practice. It is not unusual for each report to have different information. Your credit report is now the basis for, not only determining your insurance rates, but also whether you will get a car or home loan, and in some cases, whether you will be offered employment. Your credit score and insurance score are based, in large part, on your credit reports. The credit bureaus will try to get you to *purchase* your credit score, when you request your free reports. We suggest that you get the reports first, review them for accuracy, and vigilantly work to get any corrections made. *Then*, order your credit score. Choicepoint, a national processor of information collected from the credit agencies, recently acknowledged a major security breach which resulted in the identity theft of thousands of Americans. We have been notified that the credit bureaus, in many states, are not cooperating with the new "annual report" websites. As part of our ongoing effort to serve your needs, we have listed the pertinent information below:

Equifax
800-525-6285
www.equifax.com

Experian
888-397-3742
www.experian.com

Transunion
800-680-7289
www.transunion.com

SPRING WEATHER: Tornado season is March-May. Last year more than 1500 tornadoes touched down in the United States and 36 people were killed. Springtime weather can result in severe storms, power outages and gas leaks. The American Red Cross suggests that all families have a **Disaster Plan** as it may not be possible to communicate with family members or get to the store for supplies. You should have two meeting places, one just outside your home for a sudden emergency like a fire, and one outside your neighborhood, in case you can't return home. Designate an out of state relative as a contact person as it is often easier to call out of state than locally, after a disaster. Keep a **Disaster Supply Kit**, which should include a First Aid Kit, extra essential medications & medical supplies, canned food, a can opener, 3 gallons of water per person, sleeping bags, a battery-powered radio, flashlight and extra batteries. Know how to turn off your water, gas & electricity, if necessary. Make arrangements for your pets. And stay tuned to the radio. A "**Watch**" means conditions are right for a storm in your area. A "**Warning**" means a tornado/storm has been sighted and you should go to your basement or lie flat in a ditch or low-lying area.

FLOOD INSURANCE: Flood damage doesn't just come from over-flowing water sources such as lakes and rivers- it also comes from well failures, heavy rain, hurricanes, or melting snow. As weather patterns change, so do flooding patterns. 30% of all flood claims come from areas not considered high risk. Please remember that there is a **30-day waiting period** if you are considering purchasing Flood Insurance. Call or email us, if you are interested in a quote.

Thank you for your business! - MJ

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LIFE • ANNUITIES • UMBRELLA • HEALTH**

