

CROP
HAIL
PROPERTY
CASUALTY
LIFE
HEALTH
INVESTMENTS

HOPKINS INSURANCE, INC.

216 Front Avenue, P.O. Box 804
Pocahontas, IA 50574

Phone: 712.335.9915
Toll Free 866.335.9915

hopkins@hopkinsinsurance.com
hopkinsinsurance.com

Are You Environmentally Liable?

Rhonda Helm
Agent



At the 2017 Iowa Rural Agents/Small Town Agency Conference in Des Moines, one of the issues highlighted was agricultural liability in regards to pollution and environmental exposure that farmers may have. Although the Iowa Supreme Court recently ruled that Des Moines Water Works (DMWW) cannot obtain damages from northern Iowa drainage districts (DD) over high nitrate levels, DMWW is appealing this decision to federal courts.

Essential to the DMWW case is that farmers cannot be sued for nitrogen runoff if they are applying it according to label instructions per Iowa law. Because of this, DMWW is attempting to find liability by going through an alternate route and suing the farm drainage districts instead of farmers

themselves. Drainage districts within the three counties of Buena Vista, Calhoun and Sac are the unfortunate "winners" that DMWW has selected to sue based on their proximity to the Raccoon River which is a source of water for central Iowa residents served by DMWW. Drainage districts do not own assets and the primary purpose of a DD is to improve or repair drainage within its district. There is concern that if a DD is found liable, will the farmers that are included in the DD also be found liable? Even if the courts rule that the drainage districts and farmers are not liable in the DMWW case, the issue of environmental risk management is not going away any time soon and because of this, we want our customers protected.

Most standard farm liability policies contain exclusions for pollution. Farmers intend that their crop inputs stay where they are applied, but when weather conditions cause unintentional runoff into creeks and streams, some environmentalists are asserting that this is pollution. A ruling by the court that levies pollution liability to farm drainage districts or farmers themselves could greatly increase liability exposure to farms and farmers. Advances in technology are emerging that may enable a scientist to pinpoint contamination to a single farmer or herd, where in the past contamination has been considered non-point source pollution that no one individual can be held responsible for. Also, the Right to Farm laws which have protected farmers for years from nuisance lawsuits for creating strong and possibly offensive odors near residences, may be less accepted with the passage of time.

Given these developments, we want our farm customers to think about what type of environmental risk management that they may need in addition to their standard farm liability policy. We feel it is very important to match each environmental policy to the needs of our insureds. There are many different environmental policies available. For example, specialty modified environmental policies can be designed to include manure, odor and bacteria as defined covered "pollutants" and also address preexisting high levels of nitrates in ground water.

Although this article directs most of its attention to a farm operation, environmental risks can also apply to other businesses that deal with this type of exposure. At HOPKINS INSURANCE we have secured company partners that write this type of environmental liability coverage and we would be happy to visit with you about YOUR options. Contact our office to discuss how we may help you with your specific environmental risk management!



Kelly Larson
Agent
Fort Dodge

The Million Dollar Question...

An "Umbrella" policy is a liability policy that provides additional liability coverage in addition to and over the top of underlying liability policies. "Personal umbrellas" provide additional liability coverage over your home, auto, and recreational vehicle policies. "Commercial & Farm umbrellas" provide additional liability coverage in excess of

your business general liability, garage liability, farm liability, and business auto policies. Typically umbrella coverage starts at \$1 Million and increases in increments of \$1 Million, with each additional million in coverage costing less in premium. The "million dollar question" is often "How much liability coverage is enough?" While each person and business must determine this for themselves, a rule of thumb is to add up the value of owned assets (without taking into account any debt) and cover this amount with liability coverage. Umbrella policies are quite inexpensive to add to your insurance package and we recommend that customers review your liability limits and give us a call if you would like to receive a quote for an umbrella.



No winter lasts forever. No spring skips its turn. —Hal Borland

Spring 2017

Insuring Your Success!



Lisa Zeman
Agent/Office Mgr

We have several ways of taking care of your premium processing, including electronic transfer of funds. Some companies offer credit/debit card payment. **Did you know many of our companies offer Paid-in-Full Discounts?**



Jill Curtis
Agent

I Love to Shop!

Looking for the best rate on your auto and/or homeowners insurance? We can help! Let us do the shopping for you, saving you time and money. We compare rates from highly-rated insurance companies – names

like Nationwide, Progressive, IMT/Wadena, and Auto Owners. Are your home and auto insurance policies with the same company? If not, we might be able to save you money by bundling your home and auto policies. Call or email us today!



Laurie DeWall
Claims Dept

We are here to assist YOU with your claims and help find answers when those questions arise!

Loss situations are challenging. We continue to look for new ways to improve our claim process, as do many of the companies we work with.

Auto-Owners
INSURANCE
LIFE • HOME • CAR • BUSINESS

Auto-Owners came out with a new CLAIM CARD payment option

for certain situations as part of their ongoing efforts to better serve their customers. This new claim card could work well for an insured EMERGENCY loss situation, and operates just like a debit card. Policyholders can have immediate access to funds and can use the card anywhere Visa debit cards are accepted.

By Popular Demand - MARCH

Padness will be reappearing on The IMT Group's Facebook page in MARCH! Top FIVE brackets will be Declared Winners, with #1 bracket winning a new iPad Air 2!

Become an IMT Facebook page FAN (www.facebook.com/theimtgroup), complete March Padness bracket after Selection Sunday, prior to first game MAR 16th, and remember to select your REFERRING AGENT. Good Luck!!

Almond Bark Puffcorn

Review... *SO GOOD!* Decorate with colored sprinkles to whatever the occasion or season might be.

—Laurie DeWall

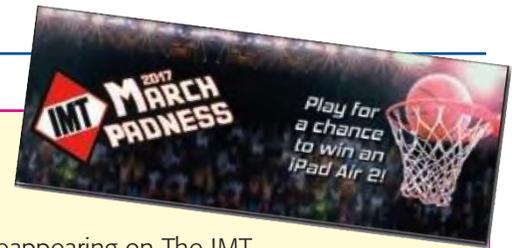
Ingredients:

| | |
|---------------|---|
| 2 Bags | Butter Flavored Puffcorn |
| 1 Bar (24 oz) | Vanilla Almond Bark |
| | Sprinkles (use whatever colors, shapes or flavors you like) |

Directions:

Chop Almond Bark. Place in microwavable bowl and melt in thirty second increments until completely smooth. Mix melted Almond Bark with Puffcorn until Puffcorn is coated evenly.

Spread coated puffcorn evenly on wax paper to let harden. Shake sprinkles on coated Puffcorn while Almond Bark is hardening. Eat, Enjoy, and CHEER on your favorite teams!



HOPKINS-REALTY.COM

REAL ESTATE

Call Jaime Hopkins 712-335-9915
Agent/Realtor



As a Realtor,
I can help you
Sell, Buy, or Both!

Not all real estate agencies are members of the Iowa Realtors Association. Hopkins Realty is a member. Being a member allows us to list your property for sale on REALTOR.COM, which has a huge

footprint across Iowa and the United States! When looking for a Selling Agent, make sure to ask if the agent is a member of the Realtors Association. If you are looking for a property to buy I can work for you as a Buyer's Agent. As a Buyer's Agent, I will show you properties that you are interested in and available on the market, including properties listed by other real estate agencies. If I list your property for sale as a Selling Agent and find a Buyer for your property, I can also work as a Dual Agent, which represents both sides of the transaction. As a Realtor, my code of ethics requires complete fiduciary responsibility to both Buyer & Seller, assuring you of impartial and honest transactions. Contact me if you have any questions or would like me to represent you on your property sale or purchase!



2017 Crop Insurance

Lori Hopkins, Owner-Agent

'Tis the season to set your crop insurance revenue coverage guarantees for 2017! Currently we are busy meeting with producers and comparing coverage levels & options available to lock in revenue and bushel guarantees per acre. Spring prices are set during the month of February by averaging the daily close of DEC corn and the daily close of NOV soybeans. The 2017 prices have been set for Corn at \$3.96 per bushel (\$3.86 in 2016) and Soybeans at \$10.19 per bushel (\$8.85 in 2016). With subsidies remaining the same in 2017 and the uncertain grain markets, the majority of producers are choosing to lock in their bushel guarantees and revenue guarantees at higher levels of revenue coverage. **MARCH 15th** is the deadline to sign up for multi-peril coverage, so the clock is ticking!

Hail insurance companies that we represent feature disappearing deductibles from zero to 30%, wind & green-snap coverage, inexpensive replant coverage, cash discounts and increasing payment plan options. Let us help you with a quote tailored to your farm operation and budget!



10 TIPS to ROAD SAFETY

Especially during planting season, more farm vehicles share roadways...use **EXTRA** caution!

1. Clearly mark vehicles
2. Use your lights
3. Install proper signage
4. Watch your mirrors
5. Secure loads
6. Take it SLOW
7. Travel on less-busy roads
8. Keep passengers off equipment
9. Know state laws and regulations
10. Practice good maintenance

Serving customers in the Badger area...



Bob Riehl
Agent



Maureen Schaefer
Agent/Office Mgr