

## Now is the time to ask "Are my clients best protected?"



Water Backup and sump pump overflow coverage; water inlet coverage or Back-up of Sewers and Drains coverage, whatever the title your company gives to these optional homeowner insurance endorsements, now is a great time to review your clients' policies to make sure they are adequately covered.

What better time is there to encourage your clients to invest in more coverage than after a month of record-breaking weather and the all-too-common basement flooding? Everyone across Chicagoland knows someone - a family member, a co-worker, a church member and/or a business who took on water in the month of July. Advocating this kind of added coverage is no longer a scare tactic or a "what if" policy; it is now a *when* policy.

Many people greatly underestimate the cost of mitigation and repair after a water loss. Others simply say "it won't happen to me, I have never taken water;" still others risk it on less than reliable battery back-up systems. We all know from experience that none of these objections hold true anymore.

According to Xactimate software, the current pricing to mitigate and dry a flooded home is on average is high end of \$3.00 to \$5.00 per sq/ft. On average, residential home mitigation prices run anywhere from \$4,000 to \$7,000. These numbers do not include costs associated with contents or reconstruction either. Now, of course these are all very "rough" numbers that have a multitude of variables associated with them, but they



are reasonable. They are listed to help your clients understand what a water or a sewage backup could cost them without the right coverage.

Now compare those numbers with the few hundred dollars of additional costs added to an annual premium for the security of a water back-up endorsement. A homeowner could pay that extra cost over a ten year period and still not pay the cost of one backup. There is an investment to risk ratio there that just makes sense. Do your clients have the coverage? Do those that have it, have enough? We are here to help with any questions or concerns.

## Fund-raising Efforts Continue Following Stellar Donation Year

A record \$148,000 was raised last year and delivered to *Camp I Am Me* in May. Still event organizer Tom Taff shows no signs of slowing up on fund-raising efforts, holding yet another fund-raiser in July.

On Saturday, July 16, 2011, a softball tournament which featured 28 teams and a crowd of family and friends was held to raise money for the organization. The event featured 16 men's teams, 8 women's teams, and 4 corporate teams, all competing for prize money; money that in the end, not one team would accept. "Every team that won donated the money right back" said Tom Taff, the events organizer. "It was a good day. There were no problems and everyone had a great time," stated Taff. There were food and drinks available for a donation throughout the day, along with a bounce house for kids. By day's end, even a pickup game with persons who lived around the neighborhood was played. A neighborhood event drawing this much attention goes to show how much fun was being had by all in attendance. The softball tournament is scheduled to be held again in 2012, in what is expected to become an even larger event. To date, this tournament in conjunction with all other fund-raising activities has raised over \$1.1 million for the camp.

*Camp I Am Me* is a camp designed for Children 8 to 16 yrs of age who have been hospitalized for severe burns. Taff, who is a Director with 1-800-BOARDUP and J.C. Restoration met officials from Camp I Am Me while being hospitalized for burns himself.

[www.bucksforburncamp.org](http://www.bucksforburncamp.org)

*Camp I Am Me*



## Honored with a Big 50 Award

This past May, J.C. Restoration was selected by remodeling Magazine to receive one of the publication's 2011 remodeling Big 50 awards, which have been given out annually since 1986. Awards are handed out in several categories and JCR was selected for the category of Teamwork. Each year, companies are recognized for their exceptionally high standards of professionalism and integrity through business practices, craftsmanship and the impact they've had on their community and industry. To read the full press release visit [www.jcrestoration.com/press\\_releases.aspx](http://www.jcrestoration.com/press_releases.aspx)



## Introducing, The One and Only - Jack Gallo, Jr.

J.C. Restoration, Inc. is excited to introduce you to one of its newest associates - Marketing Representative Mr. Jack Gallo Jr.

Jack comes to JCR with a great understanding of the insurance industry and claims process. Over the years, Jack has worked with both his father and brother, who combined have over 50 years of experience as Insurance Agents with a major carrier.

Prior to JCR, Jack spent over two years marketing within the restoration industry, where he had the opportunity to tour the JCR facility. When it came time to make a change within his career, Jack says, "JCR was first on my list." Jack will be making his rounds, representing JCR primarily in and around the City of Chicago.



Jack attended the University of Illinois Chicago where he captained the baseball team his final two seasons. After college, he signed as a free agent with the New York Yankees and enjoyed a brief career in minor league baseball. Baseball continues to be a large part of Jack's life. In his spare time, he trains and coaches aspiring young athletes from the amateur to professional ranks, as well as working with an area youth baseball program in the training of their volunteer coaches. A proud member of the Pitch and Hit Club of Chicago, Jack has sat on its board of directors for the past 9 years.

Jack is proud to say he has been married for almost 28 years to his wife Debbie and they have two boys, Nico and Christopher.

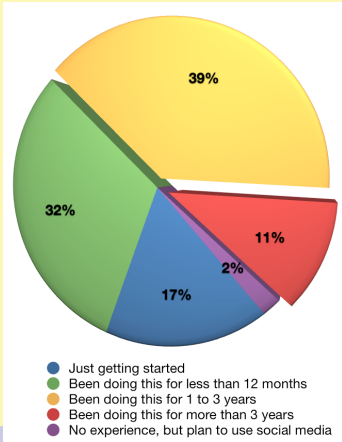


facebook.com/JCRestoration

@JCRestoration

In this age of social media it is easy for businesses to get discouraged by the number of outlets available, struggle to find time to keep them updated and hard for them to measure a ROI. If you are one of these businesses, the only thing you should be worrying about is being left behind.

A 2011 report by Social Media Examiner states that, "even with a minimal time investment, the vast majority of marketers (81% or higher) indicated their social media efforts increased exposure for their business." Similarly, "45% of people who've only invested 12 months or less in social media marketing report new partnerships were gained."



## JCR EDUCATION 411

### CIC: MAXIMIZE COMMERCIAL PROPERTY COVERAGE

Wednesday, August 24, 2011 8:00AM to Friday, August 26, 2011 3:00PM

### CISR: WORKMAN'S COMPENSATION FOR CONTRACTORS

Wednesday, September 07, 2011 from 8:30AM to 4:30PM

### IIA ETHICS TRAINING

Tuesday, September 13, 2011 9:00AM to 12:00PM or 1:00PM to 4:00PM

**All classes listed above hosted at JCR's Rolling Meadows facility.** Classes are produced by Independent Insurance Agents of Illinois. Registration and Fees may be required. For additional information or for a complete list of class offerings, please visit [www.iaofillinois.org/education](http://www.iaofillinois.org/education) or e-mail [info@IIAofillinois.org](mailto:info@IIAofillinois.org)

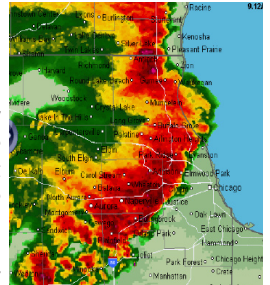
# Chicago Deals with Storms - Insurers Deal with Budgets

The weather events of this past July have no doubt given a boost to conversations amongst old men in coffee shops around the Chicago area and for good reason. Throughout the month of July, Chicago witnessed hail and severe thunderstorms. Records were broken, such as "the warm low" and "overall rainfall" and Chicagoland was introduced to terms such as "derecho" and "seiche."

As a result of this year's volatile weather, especially in July, many insurance companies are feeling the effects on their budgets. On August 1, 2011, Allstate insurance reported its second quarter numbers were greatly affected by the summer storms. According to a company press release, "While underlying profitability improved across the company's business lines this quarter, those gains were more than offset by \$2.3 billion in record second quarter catastrophe losses." Throughout the second quarter the company experienced 33 catastrophe events including five tornados, three wildfires, and 25 wind/hail storms.

In an article by [homeinsurance.com](http://homeinsurance.com), Nick Bacon, CEO of Bowling Marsh states that, "Many insurers and reinsurers have already seen their 2011 budgets for catastrophe losses substantially eroded, if not exceeded. And this was before the start of the Atlantic hurricane season."

On Monday, July 11th, a morning storm spawned near record power outages in the region, as ComEd reported nearly 860,000 lost power. As of Midday Tuesday, approximately 561,000 customers remained without power at 3 pm. 1-800-BoardUp was dispatched to a number of calls regarding damaged homes, as a result of fallen trees. From Friday, July 22nd to the 29th, J.C. Restoration, Inc. Received over 1000 calls to its emergency help line. Together with 15 contractors from across the Disaster Kleenup International (DKI) network, J.C. Restoration responded to 210 residential losses and helped to mitigate over 140 of those. Our teamwork also helped to mitigate and rebuild over 40 commercial losses as well.



ABOVE: A radar image taken as a storm system moves through Chicago July 11, 2011

## QUIZ TIME - How Close Were You Paying Attention?

The JC Journal is back by popular demand and so too is its quiz section. The answers can be found throughout this edition of the J.C. Journal. Completed and correct entries will be eligible to win \$100 Visa gift card. Only two will win. Drawing will be held on 9/23/11. All entries must be received by 9/21/11.



- J.C. Restoration won the Big 50 Award for what category?
  - Industry Impact
  - Business Savvy
  - Teamwork
  - Niches
- Jack Gallo, Jr. attended what university?
  - UIC
  - NYU
  - DePaul
  - UofM
- What were the two uncommon weather events that took place in Chicago during July?
  - Altocumulus & Upwelling
  - Katafront & Tilt
  - Diffluence & Overrunning
  - Derecho & Seiche
- How many total teams took part in this years *Camp I Am Me* Fundraiser?
  - 16
  - 28
  - 20
  - 8
- Allstate Insurance showed what amount in catastrophe losses for the company's 2nd quarter of 2011?
  - \$1.6 billion
  - \$2.3 billion
  - \$3.2 billion
  - \$4.5 billion
- What percentage of persons investing 12 months or less into social media report new partnerships in business?
  - 55%
  - 60%
  - 25%
  - 45%
- IIA Ethics training is taking place at JCR on what date?
  - August 31, 2011
  - September 7, 2011
  - September 13, 2011
  - October 7, 2011
- How many ComEd customers lost power during the storms that took place on July 11, 2011?
  - 145,000
  - 561,000
  - 860,000
  - 165,000
- Camp I Am Me was designed to help children who have been hospitalized for severe burns between what ages?
  - 6 to 12
  - 8 to 14
  - 4 to 13
  - 8 to 16
- The entry deadline for this JCR prize drawing is?
  - September 2, 2011
  - September 10, 2011
  - September 21, 2011
  - September 29, 2011

NAME .....

COMPANY .....

E-MAIL .....

SEND YOUR QUIZ ANSWERS TO: FAX: 888.956.8845 • E-MAIL: [rsvp@jcrestoration.com](mailto:rsvp@jcrestoration.com)