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IHRY NEWS

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Protect Your Wedding- A Guide To Wedding Insurance

Article provided by Ihry Insurance.

You met, you dated and got engaged. Now it's time to plan what will likely be one of the most important days of your life.

But not so fast. Imagine one of the following scenarios happening to you:

- The day before the wedding, the reception hall burns down.
- The cake caterer is a no-show on the day of your ceremony.
- Your luggage gets lost on the way to your honeymoon destination.

If any of these things were to occur, it would be catastrophic to your special day. However, having insurance is a simple way to make sure that your wedding and financial security aren't ruined.

Want to know more about wedding insurance? Not sure which coverage options are available and which ones to include? Wondering if wedding insurance coverage costs a small fortune? What follows is information about wedding insurance, how you can use it to protect yourself from loss on the day of your nuptials and how much it costs.

What is wedding insurance?

Wedding insurance is a type of policy that safeguards a couples' interests regarding money spent as they plan their wedding.

Until the wedding is over anything can go wrong with the invitations, venue, rentals, providers, flowers, food or any other aspect of the big day.

If an unexpected event happens that is outside of the couples' control that could cause them to lose value on their investment, wedding insurance helps to provide an umbrella of protection and mitigate any financial losses.

Do you really need wedding insurance coverage?

At first, wedding insurance doesn't seem like a necessary expense. Especially since a wedding only happens on a single day.

However, most weddings involve several different elements that are outside of the bride and groom's control. Because of this, wedding insurance can be one of the smartest investments to protect yourself against loss.

On the other hand, full wedding insurance coverage may not be necessary if the vendors, suppliers and other agents involved in the production of your event are already fully covered under their own insurance policies.

To make sure that you are not left exposed to unnecessary risk, always ask everyone involved in the wedding planning process about the type and scope of insurance coverage they have. If it is necessary, only purchase wedding insurance for the areas where your vendors' policies fall short.

What does wedding insurance cover?

Wedding insurance policies typically offer the following options, which are limited to a maximum level of coverage:

Wedding Location

Provides coverage in the event that the site of the wedding or reception becomes unusable for reasons such as last-minute cancellations, damage to the property or problems with the location's utilities.

Weather Events

Covers the costs of rescheduling associated with poor weather conditions that prevent the wedding from happening.

Vendor Absence

Protects you from costs that arise if a critical vendor breaks their contract and does not show up on the day of the wedding.

Unavoidable Postponement

Covers instances where the bride or groom is unable to attend the wedding due to unavoidable circumstances such as sudden and permanent work-related relocation and the wedding must be postponed.

Illness and Injury

Provides coverage for anyone who is essential to the wedding such as the bride, groom or officiant in the event that they become sick or are injured on the day of the event.

Videography Coverage

This coverage offers protection against the loss of video capture related services on the day of the wedding and specifically if the wedding video becomes irreversibly damaged. In this case, the policy covers the cost of rectifying the situation as best as possible under the circumstances.

Photography Coverage

Covers the cost of hiring another photographer if the

vendor that was booked does not show up. It also covers the costs associated with reshooting the photos if the images are lost or damaged before they are delivered to the couple.

Gift Protection

This type of coverage safeguards against the loss of wedding gifts due to damage or theft on the day of the wedding or during transit to you before or after the actual event. The coverage pays to replace or repair the gift, depending on the specifications of the policy, and is usually tied to the filing of a police report within a week of the loss incident.

Honeymoon Coverage

Covers mishaps that can cause financial loss during your honeymoon such as cancellations, delays and theft and provides general travel insurance.

Medical Coverage

Provides coverage for the medical care of wedding attendees who become ill or injured at your event due to a covered cause.

Personal Liability

Covers the cost of any third-party property damage, accident and bodily injury that occurs at the event.

Wedding Attire Coverage

Covers the damage and/or loss of wedding clothing and accessories worn by the bride and groom (dresses, tuxedo, etc.) and pays for their repair or replacement if necessary.

How much does wedding insurance cost?

Wedding insurance costs can vary widely depending on the specific details of the event, particularly the amount of money invested. Generally, the higher the cost of the wedding and the more expensive its elements, the higher the premium.

Another factor that determines how much you pay for your policy is the types of coverage that you want included. A basic policy may include items such as vendor deposits, photography and wedding rings. However, a more comprehensive policy with more coverage items attracts additional premium rates.

All things considered, wedding insurance is relatively inexpensive compared to the peace of mind and protection you get with having coverage.

Make sure your special day is protected!

Call Ihry Insurance today and speak with one of our knowledgeable agents to get the assistance you need.

[GET A FREE QUOTE HERE!](#)



Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

Harvest 2016 Quality Adjustments- Drybeans

- Be aware of quality adjustments on drybeans
- Crop Insurance considers pick & splits to be beans and are added back into your production when considering losses
- Timely notice of potential loss is required with your MPCI policy
- Contact your Ihry agent with any questions

Important Dates

- MPCI billings went out August 15th. Payment is due October 1st and interest attaches on Nov. 1st, regardless of pending claims.
- NAU Hail premiums are billed out on October 1st and interest accrues after October 31st.
- Diversified Hail Premiums are due Dec. 31st after which interest starts to accrue.
- Pasture Rangeland & Forage Sales Closing Date is November 15th . Please talk to your Ihry agent about coverage levels as well as Annual Forage.

Malting Barley

- For 2016 crop, due to widespread quality issues, we have opened claims on all producers that have taken the MB endorsement. Please pay attention to your potential claim.
- There are changes to the 2017 Malting Barley Endorsement. Contact your Ihry agent for more info.

North Dakota: Long-term Grain Storage Requires Good Management

By Ellen Crawford, North Dakota State University

Some grain will be stored for many months or even more than a year due to low grain prices, so maintaining grain quality during extended storage will require extra care and management, according to North Dakota State University's grain storage expert.

“Grain that will be stored for an extended time needs to be good-quality grain,” says NDSU Extension Service agricultural engineer Ken Hellevang. “The outer layer of a grain kernel is the pericarp, or seed coat, and provides protection for the kernel. If the pericarp is damaged, the kernel is more susceptible to mold growth and insect infestations. This reduces the expected storage life of the grain.”

Broken kernels and foreign material should be removed by cleaning the grain before storing it. Segregation based on size and density occurs as grain flows into storage. Fines accumulate in the middle unless a functioning distributor spreads them throughout the grain. Unloading some grain from the center of the bin will remove some of the fines and help level the grain in the bin.

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Grain going into long-term storage should be dried and cooled rapidly after harvest. The allowable storage time (AST) is an estimate of the life of the grain until it has deteriorated enough to affect grain quality. Grain AST charts, such as those in the publications section of the NDSU grain drying and storage website, are available online.

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“Controlling grain temperature is critical for maintaining grain quality,” Hellevang says. “Insect reproduction is reduced below about 70 degrees, insects are dormant below about 50 degrees, and insects are killed if grain is below 30 degrees for a few weeks.”

Moisture migration increases the moisture content at the top of the bin when about a 20-degree temperature difference occurs between the grain and average outdoor temperature. Therefore, the grain should be cooled with aeration when you have a 10- to 15-degree difference between grain and average outdoor temperatures. Cool the grain to 25 to 30 degrees in northern states and 40 degrees or cooler in southern states for winter storage.

Hellevang also has this advice for long-term grain storage:

- Check the grain at least every two weeks until it has been cooled for winter storage and every two to four weeks during the winter.
- Verify that the moisture content is at the recommended storage level.
- Check the grain temperature.
- Inspect for insects.
- Look for indications of storage problems such as condensation on the roof.

Source: : <https://www.ag.ndsu.edu/news/newsreleases/2016/aug-22-2016/long-term-grain-storage-requires-good-management>

Double Trouble: Social Media and Driving Don't Mix

Article provided by Foremost.



Hold the phone. Actually, just put it away when you're

driving. This practice may seem like common sense, but if you hop onto Google, you'll find dozens of articles pointing fingers at social media sites for deadly car crashes. Yes, distracted driving isn't just about texting anymore.

"The percentage of drivers who text-message or visibly manipulate handheld devices increased from 1.7 percent in 2013 to 2.2 percent in 2014. Since 2007, young drivers (age 16 to 24) have been observed manipulating electronic devices at higher rates than older drivers," according to the National Highway Traffic Safety Administration.

You and your loved ones don't have to be part of the dangerous statistics. We've already given one recommendation to ditch social media while

driving, but here are three other cell phone safety tips to follow to help you stay focused.

1. **Keep your phone at arm's length.**
It's easier to answer a call if you don't have to dig through your purse or backpack for your phone.
2. **Go hands-free.**
Hands-free means hands are on the wheel. If possible, consider using a headset, in-car calling that synchs to your vehicle's infotainment system, or use a mounted device to answer on speaker phone.
3. **Plan your calls ahead.**
Avoid scrolling through your contact list in search for a number by pre-dialing the number on your phone's keypad. When it's time to actually hit dial, the number will already be there.

Keep up with safety tips and take the pledge to be a distracted-free driver at Distraction.gov. And don't forget - if you're a Foremost® customer, you may have access to roadside assistance via your policy!