

From: Rob Schantz and John Griffin [jgriffin@theschantzagency.com]
Sent: Friday, May 01, 2009 4:30 PM
To: johnjmg@bellsouth.net
Subject: Balloon Newsletter From The Schantz Agency

The Schantz Agency Newsletter

WAIVERS
YOUR HULL INSURANCE
IMPORTANT CONDITIONS ON
THE NEW POLICY

The Schantz Agency is known for offering balloonists the very best insurance policy and service in the US.

We also offer event insurance for festivals and a wide range of commercial and personal insurance coverages.



The Schantz Agency, Inc.
E-Mail Rob Schantz
E-Mail John Griffin



One of the benefits of being associated with T.H.E. Insurance Company is that their legal department reviewed state laws/regulations in all our business states as regards waivers/releases. Over 90% of the states have some law/regulation regarding waivers and the Company attorneys have developed a waiver to fit all states. It is now available on our web site and we will send it to you with each new account or renewal account.

It is the position of the Company that they will be in the best position to defend you with your use of this waiver. As stated previously, your use of this waiver is an underwriting standard and not a policy condition. So, should you have an accident and have not used this waiver, you will still be covered, just don't count on being renewed.

We've talked with a number of clients and we appreciate your co-operation in this important risk management tool.

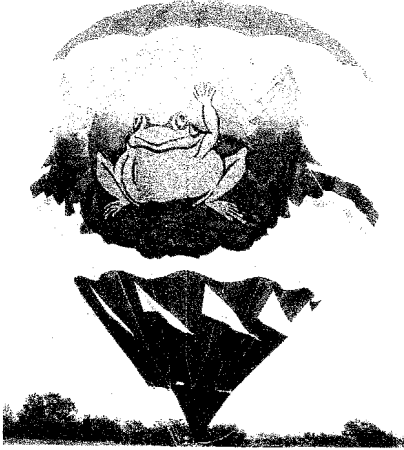


You may have noted on our new applications (which we thank all for completing) a choice on your hull insurance, if you buy. The choice is Stated Value or Actual Cash Value.

Stated Value means that for a covered loss the maximum payment will be the cost to repair/replace or the limit you have chosen, whichever is less, and minus the deductible.

Actual Cash Value is a more traditional coverage which is Replacement Cost of the damaged and insured item, less depreciation; subject to the Limit of Liability, less deductible.

So, please be sure to insure your system, in either case, to its proper value. You will also note that we now ask for values of the envelope, basket and accessories separately. No automatic coverage.



A couple of new policy conditions have been introduced to better enable the Company to know who and what they are insuring.

Only Named Pilots are covered as opposed to any pilot who is qualified. The new application includes a new Pilot Info Form which should be completed for each pilot. We do have hourly requirements for different size balloons and we'll let you know if there's discrepancy. You can add pilots anytime, just send in the pilot info form.

Based on your balloon size, the policy mandates the maximum number of passengers that can be carried. This is generally the same number, as noted for the passenger limits, on the declarations page of the policy. Should you carry more passengers than the policy allows, you are in serious danger of having the claim denied due to a violation of this policy condition. You do not want this to happen.

BALLOON OF THE MONTH. Christian Amundin of Holland, MI is proud of his Pond Hopper! We're proud to have him and so many Michigan balloonists as clients.

Here's how to contact us:

Rob 904-246-1018; 904-246-5646 Fax.
John 678-592-7101; 678-585-0802 Fax.

[Click Here to E-mail Rob.](#)

[Click Here to E- Mail John](#)

Thanks very much for your business.

Sincerely,

Rob and John

The Schantz Agency

email: jgriffin@theschantzagency.com
phone: Rob 904-246-1018; John 678-592-7101
web: <http://www.theschantzagency.com>

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