

VO ENTERPRISES LLC

10th issue, 2017

2ND QUARTER NEWSLETTER

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No more mail...
**View online or sign up for
our email list by sending
requests to:**
acoufal@voenterprises.com

DID YOU KNOW WE ALSO PROVIDE...

Health Insurance
Commercial/Business
Life
Group Benefits

Crop (Federal and Hail)
Farm, Home and Auto
Truckers
Disability Income

Call us for a free, no-hassle quote today!

Renters Insurance

A very simple policy to cover your belongings while renting an apartment, dorm room, or house. College students should consider covering their belongings while away from home for as low as \$10 per month. Cost will vary depending on coverages selected. Call your agent today!



DON'T FORGET, MOST OF OUR COMPANIES OFFER ACCOUNT ACCESS ONLINE OR THROUGH AN APPLICATION ON YOUR PHONE. THIS CAN HELP WITH AUTO INSURANCE CARDS, CLAIMS, AND BILLING TO MAKE YOUR LIFE EASIER. PLEASE CALL OUR OFFICE FOR ADDITIONAL INFORMATION.



VO Enterprises

Check us out on 
facebook

Health Insurance

Health Insurance seems to be dominating the headlines as of late, but we don't necessarily have any good news to share. BCBS has pulled out of the individual/family market in Nebraska for all but the grandfathered health plans. Medica has said that they will still offer plans in Nebraska next year, much to our relief, as they will most likely be the only option available for individuals/families on or off the marketplace. We will keep you posted and contact you this fall as we get closer to the open enrollment period for 2018.

Group Health Note: There is still ample competition in the group market for health insurance with groups written for as few as 1-5 employees. There are a variety of good plans available for comparatively reasonable prices.

Did you know?

VO Enterprises has partnered with Justin Hochstein. Justin is an attorney that does business and legal planning. He is in our office every other Tuesday.

Life Insurance

Do you have the NEW kind of life insurance or the OLD?

NEW Life Insurance policies:

- Provide both living and death benefits.
- Can be "Hybrid" policies that provide funds for home health care, nursing home, or death benefit.
- Can provide funds for critical illnesses like heart attack, stroke, or cancer.
- Can be designed to grow cash value, maximize death benefit, or provide guaranteed benefits for life.

Not sure what you have now?

Call Dan today for a free, no-obligation review of your old life insurance policy. He will:

- Review the owners, payors, beneficiaries and current values.
- Examine your current product's benefits, riders, options, and conversion features.
- Determine if you can get more death benefit or a longer guaranteed period for the same or less premium.

Crop Insurance

If you have a hail policy and have had a storm come through, make sure to give us a call to have an adjustor look at it. This would include green snap damage if you elected a Wind endorsement on your policy. As an added service to our crop hail customers, our agents will accompany the adjustor to make sure you are getting a fair loss settlement.

Did you know?

Most Crop Hail policies also provide coverage for fire damage and transit to first place of storage*. It is not too late to take out additional hail coverage or purchase your first crop hail policy. Contact VO Enterprises today to see how we can get you affordable coverage.

**See your individual policy provisions for limitations.*

Acreage Report season is upon us – *If you have not done so already, please gather your FSA paperwork so we can complete your acreage report by July 15.*

Please contact the office with any questions.

