



Hello,

Think Pink! That is the theme around our office this month.

At the beginning the month, our staff donated to wear jeans for a week to support Breast Cancer Awareness & The Susan G. Komen 3 Day Walk. "Big or Small, Save Em' All" thats our motto!

Between Staff & Company donations, we raised almost \$500.00! Great job everyone!



Rental Car Coverage...Are You Covered?

Would your automobile policy provide you with the coverages you may need when renting a car? Rental car contracts vary by different rental companies, potentially leaving you responsible for various portions of the contract if an accident occurs and it's not covered under your policy.

Portions of the contract you could be held responsible for include loss of use (the income the rental automobile would have produced had it been in service); diminished value (the reduction in market value of the rental car after being repaired or sold in a damaged state); and replacement of the rental automobile with a new automobile if the rental automobile is deemed a total loss.

Loss of use and replacement of a rental automobile with a new car may be extended from your Auto Insurance policy when at least one of your automobiles has comprehensive and collision coverage. Diminished value coverage may be provided by some carriers, check with your agent here at Sterling.

Please contact our office to inquire about which rental car coverages are available on your policy.

Health Care Reform: Changes to Flexible Spending Accounts (FSA)

Over-the Counter Medications Will Be Reimbursable Only if Prescribed

The Patient Protection and Affordable Care Act (PPACA), places a new restriction on what can be reimbursed from a health care FSA. Many health care FSAs currently permit reimbursement of expenses for over-the-counter drugs and medications. However, beginning January 1, 2011, health care FSAs will no longer be permitted to reimburse expenses for over-the-counter drugs and medications unless the purchase was obtained by prescription. The Act did not, however, define what it means for the drug to be a "prescribed" drug.

FSAs will need to cease reimbursing for non-prescribed over-the-counter medications and employers will need to determine whether to continue reimbursing expenses for over-the-counter drugs where prescribed. Health care FSAs will have to be amended accordingly. Employers will also need to work with their FSA service provider to determine how to administer this new restriction.

Employers should note that the change is effective for purchases made on or after January 1, 2011, regardless of whether the plan is administered on a fiscal year or a calendar year basis. Employers should consider notifying participants of this change well in advance of the January 1, 2011 effective date. This is particularly important for non-calendar year plans and for plans that permit participants to be reimbursed for expenses incurred during a grace period in 2011 from contributions made in 2010, so that there will be no surprises in 2011.

In This Issue

- What's going on
- Rental Coverage
- Employee Spotlight
- Did You Know
- Health Care Reform
- Life Insurance

Phone: 586-323-5700
Fax: 586-323-5703
Toll free: 888-525-7575
www.sterlingagency.com

Employee Spotlight



Corey Wilson
Sales Department



Corey joined the Sterling Group in 2005 in the Personal Lines Department. While attending college for Automotive Design, Corey worked for an insurance agency and decided to change career paths to stay with insurance.

What does Corey like best about his job? Working to help others understand their insurance coverage and how it works for them. Also, working with clients to make sure they have the coverage they need.

This month Corey will be a crew member for the Susan G. Komen Breast Cancer 3 day event. He was inspired to do so by his Aunt's battle with Breast Cancer.



Employee Birthday's

Jennifer Rudy

Corey Wilson

Follow Us!



Protecting Your Most Valuable Asset: You!

A commercial umbrella policy from Sterling Insurance will protect your business assets from catastrophic liability or other unexpected losses and can provide additional coverage not available elsewhere. A commercial umbrella can provide you with these coverages:

· **Care, Custody & Control:** This entails damaging a piece of equipment you have rented in a collision.

· **Worldwide Coverage:** While on a business trip in Europe, you rent a car in the business' name and have an at-fault accident where you are responsible for the damages.

· **Landlord Liability:** Not properly maintaining a sidewalk and a tenant slips and falls, suffering an injury.

· **Auto Liability:** An employee of your business is involved in an at-fault auto accident resulting in serious bodily injury to the claimant.

· **General Liability:** A pipe is installed incorrectly in the claimant's building, causing substantial water damage to the building.

· **Legal Defense:** Provided when coverage is not afforded by the primary liability insurance policy. For example, the umbrella policy would provide defense for a humiliation or discrimination claim against you.

These are just a few ways that a commercial umbrella policy can protect your business assets from catastrophic or unexpected losses.

Call or stop by our office to receive a commercial umbrella proposal for your business today.



Did you know...

We offer insurance coverage for your:
home, auto, classic car, RV, motorcycle & watercraft
as well as life insurance & health benefits!
visit us [online](#) to find out more

[Click here to visit us online & receive a free auto quote!](#)

[Click here to visit us online & receive a free home quote!](#)

Thank you for taking the time to read our newsletter. As always, we hope you've enjoyed it. If you have please feel free to pass it on to friends and family! If you ever have any questions or concerns regarding your insurance feel free to call the office.

Best Wishes,

The Sterling Insurance Group
Multiple Options, One Solution.

How are we doing?

If you have a moment please click [here](#) and answer this 4 question survey. Thank you.



Life insurance for \$1 A Day!

Have you ever considered what you can buy for \$1 these days? A fast-food hamburger, a super sized soft drink, or a cup of coffee is about it. What if you could purchase peace of mind for the same price?

The purchase of life insurance might be one of the most important gifts you'll ever give. Surprisingly high-quality quality coverage is quite affordable and Sterling Insurance has an array of products offering options to meet all manner of life insurance needs. Please contact our office today to learn how easy it is to purchase life insurance. There is a plan that is right for you and your family's needs.