

Driving for an App

What's a better way to get some extra cash then to drive for Uber, Lyft, Door Dash, or any other service through a mobile app? You make your own hours and decide how much/little you want to be available. Sure, you have car insurance and you're a good driver, right? But your personal auto policy only covers you for personal use of your auto. Once you sign into an app, your coverage goes bye bye, UNLESS you amend your policy to provide the coverage needed. Amending your policy gives you the coverage you need from the time you (1) sign into the app until you accept a job (2) some carriers will continue to give you coverage as you drive to the destination. (3) However, once the pick-up happens, the mobile app carrier (Uber, Lyft, Door Dash, etc.) will provide the insurance and your policy is no longer providing any coverage. Moral of the story, in order to have coverage for step 1 and maybe step 2, make sure you call us before you log onto any mobile driving app. And make sure that the mobile app carrier is providing the coverage for step 3, because your personal auto policy will not.

******The insurance companies all have their own policy language and interpreter cover differently. This is not an insurance policy or guarantee of coverage. Always contact your agent for clarification on your policy ******

Pumpkin Spice Cookies

Pumpkin pie, pumpkin spice lattes - why not pumpkin spice cookies? This recipe makes 3 dozen delicious cookies to help you celebrate the fall season with friends & family!



1/2 cup butter (sweet cream salted)
1 cup granulated sugar
1 cup Canned Pumpkin
2 large eggs
4 teaspoons baking powder
1 teaspoon Salt
2 cups of all-purpose flour
2 1/2 teaspoon Cinnamon
1/2 teaspoon Nutmeg
1/4 teaspoon Ginger
Cream Cheese frosting (store bought or homemade)



Preheat oven to 350 degrees
In a mixer cream the butter and sugar until light & fluffy. To the mixer add eggs & pumpkin and mix well. Sift flour, baking powder, salt & spices and fold them into your cookie mixture. Mix until well blended.
Drop a spoonful of cookie batter onto a cookie sheet and flatten slightly. Put in preheated oven for about 12 minutes. Allow to cool & then frost them with your cream cheese frosting and top them with a sprinkle of cinnamon.

Then Enjoy!!

<https://www.twosisterscrafting.com/pumpkin-spice-cookies/>

Life & Health Update

Medicare Annual Enrollment is here and our Life & Health team is here to help you navigate Medicare!

The Annual Enrollment Period is October 15—December 7.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

We are here to help you with
Medicare Annual Enrollment

Step 1: Gather the following information:

- ✓ List of medications - name, strength, frequency
- ✓ Pharmacy name
- ✓ Health providers you use
- ✓ Annual Notice of Change (October 1)

Step 2: Call us at (320) 733-1039! We'll discuss the basics and review the above information to determine if an appointment is necessary. Appointments can be conducted over the phone, in-person or virtually.

Allow us to introduce our

Jeni

Holly

Aryn

Sam



TOWN & COUNTRY
INSURANCE

Life & Health Team!



See what your friends & family would pick
in this Fall Edition of *This or That?*!!

This or That?

Fall Edition

Leaves Falling 

 Apple Pie

Apple Orchard 

 Buy a Costume

Scary Movie 

 Fireplace

Halloween 

 Corn Maze

Snow Falling 

 Pumpkin Pie

Pumpkin Patch 

 Make a Costume

Normal Movie 

 Bonfire

Thanksgiving 

 Hayride

Fall Events

Local Events are a great way to meet some of your neighbors and make some fun memories with your family! Here are some local events to check out with your friends and family in October & November to check out!

Mora:

October 15—Shred Day @ Mora Spire

October 23—Purse bingo @ Northwoods

October 25—Spooky Vasa Trail Hike @ the Vasaloppet Center at 5:30 pm

October 29—Trick or Truck Community Event (Recovering Hope) @ 10 am

Friday & Saturdays in October, Last night October 29th - Ringler's Haunted Trail (7-10)

November 12—Christmas Boutique at Living Hope Church in Mora @ 10 am

November 26—Small Business Saturday

Pine City:

October 29—Pine City .320 Run, Walk & Crawl @ 11 am

November 5—Widows Weekend Craft Fair @ 450 Main St S, Pine City from 9 am to 3 pm

November 12—Free Book fair @ Pizza Pub Pine City, 3pm—7pm

Hinckley:

October 29 -Trunk or Treat at the Flams Snowmobile Club (Hinckley)@ 1 pm @ 1 pm

October 31—Hinckley Lion's Halloween Party @ the HF Elementary School

November 5—Hinckley Christmas Fair @ the High School 9-3

Finlayson:

October 28—Family Fun Night (PreK to 6th) at the Finlayson Elementary School from 5:30pm to 8pm

October 31—Trunk or Treat @ the Finlayson Community Center at 4pm—8pm

Moose Lake:

October 31 —Trunk or Treat at Moose Lake City Park

SO MANY WAYS TO KEEP IN TOUCH



CALL OR TEXT

While we have three office locations, your calls are specifically routed so that during business hours, you should always be greeted by a real, live agent! Anyone who answers the phone can help you with your needs - whether it's a payment, a claim, a request for proof of insurance, or just a general question or policy change!

- ⇒ **FINLAYSON: 320.233.6684**
- ⇒ **HINCKLEY: 320.384.7423**
- ⇒ **MORA: 320.679.4400**
- ⇒ **LIFE & HEALTH : 320.733.1039**

If it is more convenient, you can also text us. Our text messages are monitored during business hours and routed to the appropriate agent.

This is a great way to send in pictures of your property, images of documents, or general correspondence!

⇒ **TEXT US AT: 320.314.4739**



VISIT US IN PERSON OR ONLINE

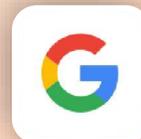
Or if you prefer, stop in to one of our three office locations in Finlayson, Hinckley or Mora! We are generally open Monday-Friday, from 8:30-4:30PM, and closed most major holidays.

- ⇒ **FINLAYSON: 2214 MN-18; FINLAYSON, MN 55735**
- ⇒ **HINCKLEY: 202 MAIN STREET E; HINCKLEY, MN 55037**
- ⇒ **MORA: 600 CLARK STREET; MORA, MN 55051**

You can also find information, request a quote, submit a policy change & so much more on our website! You can also find our **live chat** option, where April, Christy & Sarah are online to help you with your questions— all from the comfort of where you are!

WWW.TOWNANDCOUNTRY-INS.COM

Scan here with your phone's camera or QR Reader! >>



@TCINSURANCE (FACEBOOK, INSTAGRAM & GOOGLE) @TCINS (TWITTER)

We believe in #GivingBack

Each month we hold a vote on Facebook between three non-profit organizations that our agents have nominated. We have given away over \$2,000 so far this year to charities in the community!

Our 2022 winners so far:

Pine Area Beyond the Yellow Ribbon

Ogilvie Food Shelf

Rush City Food Shelf

Willow River Post Prom

Willow River School Backpack Program

Askov Firefighter Relief Association

Treehouse

Rush City Youth Sports

Like & Follow us on Facebook (@TCINS) to get in on the voting and share with friends to help your non-profit win!

Annual Notice of Privacy Policy

I. Purpose

The Town & Country Insurance Agency has implemented this privacy policy because our goal of the agency/customer relationship is the customer's trust in this agency and because we have an affirmative and continuing obligation to respect the privacy of our customers and to protect the security and confidentiality of the customers' nonpublic personal information. This policy applies only to nonpublic personal information (NPI) about individuals who obtain products or services primarily for personal, family or household purposes.

II. Guidelines

We collect NPI about consumers from the following sources:

Information we receive from the consumer on applications or other forms, such as name, address, social security number, and date of birth; Information about the consumer's transactions with us, our affiliates, or others, such as account balances, payment history, health information; Information we receive from a consumer-reporting agency, such as creditworthiness, credit history and driving record.

We do not disclose any NPI about our customers or former customers to anyone, except as described in Section III. of this policy. If a customer decides to close their account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this policy.

We restrict access to NPI about our customers to those employees who need to know that information to provide products or services to the customers. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard nonpublic personal information.

III. Exceptions

We may disclose NPI we collect to companies that perform marketing services on our behalf or to other institutions with whom we have joint marketing agreements. We may disclose NPI we collect as necessary to effect, administer or enforce a transaction that the consumer requests or authorizes. We may disclose NPI we collect as permitted by law.

Introducing a Defensive Driver Course: Exclusively for 55+ T&C customers!



with

DriveSafeOnline.org

Questions or Problems with DriveSafeOnline
Call: (877) 265-2170



It's free for all current T&C auto policyholders!



Convenience of online access!



Mobile Friendly - Take it on the go!



Start & Stop the course to work around your schedule



Your certificate will be emailed to us upon your completion and we'll take care of it from there!



Scan the QR code or visit townandcountry-ins.com/defensive-driver-course-registration/ & within 72 hours you will have an email waiting with your course link from DriveSafeOnline.org!

We are here for any questions that you may have about this exclusive opportunity!

As a T&C customer, we want to show you that we appreciate you!! Which is why we are offering our current auto policyholders a **FREE ONLINE** Defensive Driver course! Go to www.townandcountry-ins.com/defensive-driver-course-registration/ to register for your course today or scan the QR code in the image above!