

HEALTH (cont.)

	Issue Date
Blue Cross Blue Shield withdraws from individual market January 1 st , 2017	9/16
COBRA — Changing Jobs? – Continue medical for 18 mo. (MN law)	5/88, 5/86
— Extended to 24 mo. for those on active military duty	10/05
— Your rights when leaving a job	4/01
— Guidelines for Continuing Health Insurance	5/92, 5/90
College Students — Insurance Tips	9/95
— Summer Health Insurance	5/92, 5/88, 5/87, 5/86, 6/85
Dental —	
— Delta Dental now offers individual dental—not sold through agents — 651/406-5995	5/07
— Dental insurance for seniors	5/08
— Open enrollment every 11/15 – 12/31	9/08
Health Insurance Advice for the Newly Laid Off (four examples)	1/09
Health Savings Accounts — Basics	1/04
— You can have your account anywhere –banks, insurance companies, brokers	5/07, 10/05
— 8 tips for a smoother experience	9/04
— In-depth analysis (extended HSA article)	5/02
— Coordinating with dental insurance	5/06, 1/05
Mary Jo Hoft – agent for Health and Medicare – 952/896-9524	9/15, 9/14
Medical Evacuation Insurance – 1-800-9MEDJET	5/07, 1/07, 5/99
Medicare — Open Enrollment – Within 6 mos. of age 65	9/99, 1/92
— New open period if you return to work	9/02
Medicare's New Part D – Prescription coverage effective January 1, 2006 – Summary	10/05
— My advice to those with Senior Gold	1/06
— Open enrollment every November 15th	10/05
— Avoiding the late enrollment penalty	1/06, 10/05
— How part D works re: deductibles and co-payments	10/05
— Choosing the best drug plan for you – www.yourmedicare.com	10/10
Medicare Supplements — Do you need one?	9/86
— 3 Criteria for a Good Supplement	1/91
— Why I recommend Blue Cross "Senior Gold"	1/11, 5/05
— Blue Cross's Less Expensive Alternatives to Senior Gold (2)	1/11
School Accident Insurance — Reasons not to buy	9/08, 9/86
Single Parents — How to avoid paying for a non-existent spouse	5/92
Tips — The 8 Best Health Insurance Tips 1985 – 1999	1/00

HOME

Airbnb – getting coverage	9/17
Antiques and Artwork – Risk Management Tips	5/98, 9/95
— Two Insurance Strategies Enclosure	5/96
Appraisals — Tips on updating personal property appraisals	1/95, 5/94
— Home mortgage appraisals: Insist on Freddie MAC 70 form	9/03
— Ingredients of a Good Jewelry Appraisal	5/95
Assisted Living Apartments—Arranging coverage—personal property and liability	1/12, 1/11
Babysitting — By teens – Coverage?	1/87
Basement Water — Prevention Tips	9/00, 1/95
Blueprints — Keep offsite for easier rebuilding	1/94
Boats — Save 5 - 15% a year for life with course credit	5/90
Boat Rentals & Boat Clubs—getting coverage	5/13
Building — Home or Addition – Insurance exposures	5/91, 5/89, 6/85
Building Ordinance Risks — The good and bad news of MN's laws	5/11, 5/05
— that only require the Insurer's replacement of the damaged areas—Tips	
— Buying Coverage – Basic 10% can be increased to 25%,50%,75% or 100%	5/05
— Raise Your Building Coverage Limit High Enough to Rebuild According to New Code	5/11
Business — Limitations/Recommendations	9/93, 9/85
— Examples of what is and is not a "business"	1/99
— Business in the Garage – Limitations/Counsel	9/09, 5/95, 9/92
Bicycles, Motorized – No liability coverage away from home	5/04
Bicycles, not motorized—to schedule or not	5/16
Cabins — liability insurance gap if you have regular use of	5/07, 5/06

HOME (cont.)

	Issue Date
Cameras — Cover for breakage for \$10-15/Yr.	1/92
Claims — Janet's stolen money and jewelry - \$30,000 claim	1/12
— Hurricane Andrew Lessons (J.B. Quinn)	5/93, 9/92
— Ice/Snow Water Damage/Your Responsibilities	1/97, 1/91
— Mold – Avoiding it in a water damage claim (3 tips)	5/95, 9/92
— Roofs – subject to higher deductibles, actual cash value	1/14
— Replacement cost coverage – how it works	1/18
— Stolen teeth story	5/08
— Storm Claims – Seven tips to get what you deserve	5/99
— The Structural Mismatch Claim Problem – Suggestions for Solving	9/98
Computer Hacking (Mike Hoppe)	1/18
College — Back to School Reminders/Warnings – coverages needed	10/10, 9/89
— May not be covered for liability past age 23	1/12
Comic Books — getting coverage	1/18
Computers — Insurance Advice	5/06, 1/94, 6/85
— Reasons to schedule notebooks/laptops	9/09, 5/96
Condos — Insurance Buying Tips	9/02
— Time Sharing Vacation Condos (deeded vs. undeeded)	5/12, 1/97, 5/96, 1/90
— Townhome/Condo Owners: Buy "Loss Assessment Coverage"	5/95
— Warning – Insuring Your Responsibility for Large Association Deductibles	9/02
— Covering garage stall storage units and contents	5/07
Daycare – Moms – Get evidence from provider	5/86
Deductibles – Increasing them makes sense if the payback period is 7-10 years	5/14
Domestic workers – Are they employees?	1/11, 1/10
— The IRS fines, penalties—www.irs.gov—publication 926 – Household Employees Tax Guide	1/11
— Minnesota Requirements for Workers Compensation	1/11
Drones — Tips on getting coverage (FAA Guidelines)	9/17
Earthquake — Coverage Recommended for 20¢/\$1,000	1/91, 9/88
— Discover the earthquake risk for your state at www.fema.gov	5/10
Equipment Breakdown Coverage recommended (Safeco and Western National)	1/11
Fire Insurance	
— Coverage for about \$100	1/96, 1/95, 9/93, 1/91, 9/87
— "Flood defined" — 2 acres or 2 adjoining properties	1/07
—Table Comparison to Federal Disaster Assistance – Benefits vs. Costs	1/98
— Summary/recommendation/cost spread sheet	4/01, 9/00, 5/97
— Flood Stories – Minnehaha Creek	9/97
— Duluth 2012 flood reminder—homeowners policies do not cover flood	9/12
— Lessons from Eagan Flood	9/00
Golf Carts – No liability, theft or collision coverage for "owned"	5/04
Heirloom jewelry, sterling silver - Risk Management Advice	9/94
Home Building Coverage	
— 5 Steps to Insuring Your Home Accurately	5/05
Home Replacement Guarantee – capped @ 125% in some companies	5/03 4/01, 1/01
— Must register all structural changes over \$5,000	5/05
Inventory — Doing it with Photographs – Tips	2/16, 5/98
Identity Theft/Identity Recovery Insurance — Background and price table by insurance company	1/06
— "Lifelock" — Guaranteed Identity Theft Prevention	1/18 (MH), 5/07
Jet Skis – No coverage!	5/91
Loss Assessment for liability insurance shortfalls	5/16
Mini-Satellite Dishes – Coverage limitations	5/96
MN Laws — Credit if no detached structures	1/88
Mold – Insurers Limiting Coverage – examples, advice	9/04, 1/04
Moving — Caught between homes?	5/94
Nannies —Tips for managing the risk	1/93
— Call us to check driving record before hiring	1/95
Non-Profit Boards – Advice for serving	1/99
— State Law Protection – Examples	9/99

HOME (cont.)

	Issue Date
Non-residency problems and stories	5/15
Nursing Homes — Covering parent's property and liability in assisted living	1/12, 1/11, 5/07
Personal Injury Liability — What it covers/Our recommendation	9/96
— Can cover social media (Facebook, Twitter, My Space, etc.)	1/11
— Cost grid/How to trigger coverage in your Umbrella policy?	9/96
— Cyber bullying—getting coverage	9/17 (MH), 9/15
Personal Property — Coverage while traveling	5/87
— Limitations – (jewelry, furs, etc.)	1/92, 1/90, 1/89, 1/85
— Recommend "All Risk" coverage for everyone	9/98, 9/94
— Thermostat malfunction story	5/15
Premises Liability for cabins, time shares, vacant land	5/06
Questionnaires from Insurance Companies – Beware!	4/01, 1/01, 9/96
Rates — Homeowner Insurance Cost Cutting Tips	1/02, 10/01
Refinancing Your Home – Send us appraisal	9/92
Remodeling — Insurance Tips	1/17, 5/93
Replacement cost not affected by dropping market values	9/08
Roofs - Replacement Cost Coverage may be ending, deductibles increasing for older roofs	5/14, 1/14, 1/13
Roof Ice Dams – prevention and coverage – website reference	1/15, 1/12
Schedules — Make sure to include sales tax	5/95
— Christmas gifts – What needs scheduling?	1/12
Sewer backup / sump pump coverage	5/08, 4/01, 9/00, 1/96, 1/95, 9/93, 1/91, 5/89, 9/87, 1/86
— Advantages over flood insurance	1/07
— Advice on how much to buy	1/09
— Install a sump pump backup system	5/08
— Better yet—a backup generator	9/11
— Sewer backup story	1/96
— The cost to insure (table) – coverage now available up to \$50,000	1/09, 1/96
Snowmobiles or ATV's – Limitations	1/85
— Getting coverage for owned or non-owned units	1/15
Storage facility – liability and property risks	1/10
— Now limited to 10% of home contents limit (Jack and Jill Story)	5/12
Teenage Drinking Parties – No liability coverage if minors are served	5/04
Tips — The 20 Best Homeowners Tips 1985 – 1999	1/00
Tornado Insurance — Avoiding Seven Gaps	5/98
Toy cars – No liability coverage off premises if motorized	5/04
— Getting coverage	9/09
Trailbikes — Looking at risks and coverage gaps	5/17
Trampolines – hazards and risk management	9/00
Travel — Winter Escapes – Insurance Tips	1/99
Trusts — Protecting the assets and liability risks	5/17, 1/13, 5/97
— Listing the Trust as co-named insured	5/17, 1/14
Underground Service Line — coverage offered by Auto-Owners, \$10,000 limit	1/17
Vacant Homes – No vandalism or glass coverage after 60 days	9/09
Vacation home rentals—two problems	1/15
Vacation Time Shares – must buy a Homeowners liability endorsement if deeded	1/15, 9/12
Wood Stoves — Register or you may not have coverage	1/89, 9/88, 9/87, 1/85
Working from home – coverage needs	9/09
Workers Comp — Home Contractors may now be your employees	1/97, 9/96
— The 9 point test enclosure	9/96

IRA/PENSION

Annuities – A Menu of Our Choices	10/01
— Advantages—The Grocery Money Test	1/03
— Best choice for the investments you want safe, sound and secure	1/04
— Comparison Criteria	1/03
— Rollovers	1/03
— A single premium immediate annuity to cover your basic needs for life	5/03
— Tax Deferred Annuities Earn Top Interest Rates With Safety	1/94, 1/92

IRA/PENSION (cont.)

	Issue Date
Beneficiaries	10/10
— Reminder to update primary and contingent	10/10
— Virginia's story	10/10
IRA's — Advantages of IRA's Through Us: Lifetime Income Options	1/90
— Guidelines – Who should invest	1/89
Pension — Changing Jobs: Pension Rollovers	5/90, 5/86, 5/87
— Avoiding the spouse penalty using life insurance	1/03
— The John and Ellen example	1/03
Roth IRA instead of a Coverdell to save for college	5/03
"SIMPLE" IRA's/401(k)'s for Small Business	1/97
Social Security Benefits Phone # 800-772-1213	9/98

LIFE

	Issue Date
Beneficiaries — First-Time Parents – Time to revise life insurance and beneficiaries	5/95
— Reminder to update beneficiaries	10/10
Cash value life insurance – 4 options if you need coverage but can't afford the premiums	1/09
Credit Card Optional Insurance — Only for the "Near-Dead"	1/92
Credit Life Insurance on Loans: Bad deal unless poor health	5/86
Group Life — Supplemental – Should I buy?	1/91, 5/90
— Naming beneficiaries	1/96
Lost Policies — tips for tracking them down	5/16
Rates skyrocket on your term policy – what to do	9/04
Survivor — Life Insurance Summary For Loved Ones– Make one now	9/95
— Linda's Survivor "Nightmare"	5/05
— Survivor Kit: Susan M's Tips	9/03, 9/96
— Create a one-page "Survivor Summary Spreadsheet" – what to include	5/05
— Jack and Judy's Sample	5/05
— Survivor Kit Top 10	1/03
— Creating a Death Dossier and The 25 Documents You Need	1/11
Term insurance – Know your conversion date	9/12, 9/09
Tips — How Much Life Insurance Do You Need?	9/02, 9/88
— Lower Interest Rates Require More Coverage	1/95
— The 9 Best Life and Disability Tips 1985 – 1999	1/00
— The Rick Rule (10 times)	9/02
— Jim and Sarah's story	1/10
Trusts — Reducing Estate Taxes	5/97, 1/97
Uninsurable — keep your life insurance (Bob's story)	9/16
Wills	10/10, 1/91, 9/85

LONG-TERM CARE

Anti-Nursing Home Insurance	9/09
Bob and Betsy's Long Term Care Story (CB)	5/11
Determining the amount of coverage you will need	9/07
— Long Term Care Planning Advice	5/11
Partnership program with Medicaid	1/08, 9/07, 5/07
Probability of Using – 50% at age 65	1/99
Rates Increasing on existing policies-options explained	9/11
Six Criteria of a Good Long Term Care Policy	5/97
The Problem with Medicaid	9/07
"What Age Should I Start?"	9/07
— Cost of waiting 10 years – table	1/08
"What Are the Odds?"	5/11

MISCELLANEOUS

Background on how I started in 1972	1/12
Claims — The May 1998 Hail Storm Statistics	9/98
— The Two Biggest Claim Handling Problems of That Storm	9/98
— September 11, 2001: The Worst Loss in Insurance History – \$40 billion	5/02
Corvallis, Oregon—The Safest Place in the U.S. from Natural Disasters	9/11
Great Insurance Program—3 Components	5/11
Guidelines for keeping old policies	1/14
Insurance For Dummies — 27 reasons to own a copy	4/01
Jack's 35-year Insurance Proclamation (Abe Lincoln)	5/07
Jack Hungelmann's Voodoo Curse – Story	1/13
The Minnesota Guarantee Fund — How you're protected	5/91
Rate Increases — A reminder we don't see them, you must call	5/07
Robot Insurance	5/10
Shopping insurance right – shop agent expertise first	1/12
Writing — "In Looking Back" by Carol DeSain	5/93
— John Ruskin's "Essay On Low Dollars"	5/95
— "Ode to Speeders" by Jack Hungelmann	1/92
— Umbrella Q & A enclosure (from insurance.lovetoknow.com)	5/12

ONLINE RESOURCES I RECOMMEND

Blue Cross — www.mybluecrossmn.com — claims info.; ID cards, doctor info., etc., HSA account info.	1/07
Credit report for free — www.annualcreditreport.com	9/06
Dental — Individual — from Delta (www.deltadentalmn.com) 2 plans	5/07
Domestic Employees—www.irs.gov publication #926	1/11
Earthquake risk by state – www.fema.gov	5/10
Flood — www.floodsmart.gov — Estimate your flood risk	4/01
Identity theft tips — www.consumer.gov/IDtheft (Federal Trade Commission)	1/06
Identity theft prevention guarantee — www.lifelock.com	5/07
Jack H's website – www.jackhungelmann.com — locate Jack's newsletters and articles, his bio, and more	1/04
Jack H's Risk Management articles – www.irmi.com/ Enter Jack Hungelmann in the search engine	9/16, 1/09, 9/04
Jack H's "Insurance Advisor" columns. www.BankRate.com	9/12
Medicare — www.medicare.gov	9/00
MedicareBlue Rx Drug coverage – www.yourmedicareolutions.com – comparing Blue Cross drug plans	10/10
MNsure.org – Minnesota Health Insurance marketplace	10/13
Roof Ice Dams – www.extension.umn.edu – preventing and covering ice dams	1/12
Safest Cars—www.hwysafety.org—which cars are safest & least expensive to insure	1/03
Sump Pump — www.cellarsaver.com — sump pump failure alarm	9/02
Wills — www.celebrationsoflife.net — creating a legacy of your values	1/01

RISK MANAGEMENT

Annual Reviews – their importance in plugging gaps – examples	1/12
Boat Clubs - Story - the right umbrella	5/13
Claims Consulting Success Story — The condo mold/water damage claim	5/98
Cost-Saving Tips for Tough Times	1/09
College — My "Off-To-College Tip List"	10/10, 9/98
—Pitfalls of establishing residency in another state	1/13
Contracts	
— Cosigning Apartment Leases for Children – Dangers/Story	10/10, 9/99
— Parent to Child Adult Property Transfers and Pitfalls	1/99
— Some Coverage Under Umbrella Policies	1/99
Credit Card Travel Insurance — Limited value	1/07
Deductibles — Four (4) Factors in Choosing a Deductible	5/92
Divorce—Jack's recommendations	9/16
Domestic Employees—Employees or Independent Contractors	1/11
Electronic Payments — Jack recommends as good risk management strategy	9/07
Elevator Speech – What I do.	5/12

RISK MANAGEMENT (cont.)

Examples of value-added services	1/93, 5/87, 9/85, 1/85
— Comparison to annual insurance "premium" for risk management services as needed	1/05
— Jane and Mick story – how the appraisal prevented a \$500,000 underinsurance problem	9/03
Fireplace Chimney Fire Prevention	9/95
Ground water risk management strategy – 3 steps	5/08
Group Insurance — Help with sorting through the options and making good choices	5/07
Hail Damage—Avoid Damage – Use Hail Resistant Shingles and Siding	5/11
Home Energy Audit — A free tool for reducing furnace/electrical risks	1/95
Home Security Advice	5/94, 1/86
Jack's articles on Personal Risk Management – www.irmi.com	1/08
Jack's Personal Risk Management Services	
— Consulting on Personal Contracts – 6 examples	9/04, 5/97
— My 16 commitments I make as part of the annual fee	5/07, 1/05
— Examples of differences we've made	1/06, 9/96, 1/96, 5/90
— Jack's Insurance Audit Service: Success Stories	5/99
— Jack's Personal Risk Management Thank You	
— Seven (7) Value-Added Services We Offer	1/95
— Value Added Claims Advocacy Examples	5/97, 9/95
Las Vegas Insurance (trip, travel accident, car rental, cancer, AD&D): Warning!	1/06, 5/90, 1/90
Life Changes (marriage, death, divorce) — Be sure to call us!	9/88
Moving — Risk managing a household move and new home construction	9/03
Ski Lodge Rentals – Coverage gaps – advice	5/13
Social Security — www.ssa.gov — estimating Social Security benefits	9/00
Sump pump installers – www.nawsrc.org (certified contractors)	5/08
Tips — The 55 Best Newsletter Tips 1985 – 1999	1/00
— Ingredients of Quality Insurance Program	1/90
— Money Saving Tips in a Tough Economy	5/92
Transferring Residence Ownership to a Trust — How to protect trust assets	9/07
Trusts — Avoiding the Pitfalls of Family Corporations or Trusts — Story	1/99, 9/98, 5/97
Vacation Time Shares – Hidden Risks	5/13
Vacationing Outside the U.S. – 3 Tips	1/04
Volunteer Protection Act of 1997 – warning and tips	9/02
Weddings — Reception contracts, vehicle rentals, wedding gifts	9/08

UMBRELLA

Buy an Umbrella policy	9/06, 5/95
— Stories without an umbrella, Q & A (enclosure)	5/12
Boat Rentals — The Houseboat Story	9/94
Car rental liability coverage in Europe	5/94, 5/87
Covering primary insurance gaps	9/06
— Vicarious Auto Liability when you don't own a car	1/11
— Damage caused to non-owned vehicles (includes table)	9/06
— Damage caused to rented boats, ATVs or snowmobiles (includes table)	9/06
— Other gaps that can be covered by an Umbrella policy	9/06
— Jack's advice regarding rentals of cars, boats, ATVs, & snowmobiles	9/06
Kids' part-time jobs – Umbrella coverage by insurer (table)	9/09
Lawsuits — Examples	9/93
— Lawsuits: Do I have enough protection?	5/91, 5/87, 6/85
Personal Injury — Triggering Coverage for Libel, Slander, Invasion of privacy, False Arrest	9/96
"Suability Factor" What's Yours?	5/92
The wedding barn dance	9/02
Three major benefits	9/06
Uber and Lyft — no coverage	1/17
Uninsured/Underinsured Motorists Recommended *Available*	5/11, 1/98
— Offered by Safeco	5,16