

# INSights



A FOREST INSURANCE PUBLICATION



## Supporting Community

### Sarah's Inn Awarded \$10,000 Emergency Community Support Grant



*Sarah's Inn staff members offer signs of hope and healing.*

This spring, with much of the nation sheltering in place and our staff working remotely, our comms team spent a busy few days submitting grant applications for some of very deserving local nonprofits. It turned out to be time well spent. A few weeks later, we received the surprise news that one of our submissions—for Sarah's Inn—had been selected from among 1,850 nominations! [Sarah's Inn](#), a local nonprofit dedicated to improving the lives of those affected by domestic violence and to break the cycle of violence for future generations, had been awarded a [\\$10,000 Emergency Community Support Grant from Liberty Mutual and Safeco Insurance!](#)

Needless to say, the entire Forest Insurance family was overjoyed by the announcement. "We're so proud to support the important work Sarah's Inn does for our community, and are truly thankful to Liberty Mutual and Safeco Insurance for stepping up to provide these extra funds to help them right now," said Forest Insurance's Cathy Hall.

**"We are so grateful to our partners at Forest Insurance who nominated Sarah's Inn for this amazing grant.... This generous gift will make a huge difference right now to those impacted by domestic violence."**

*—Carol Gall, Executive Director, Sarah's Inn*

The \$10,000 grant is part of [Liberty Mutual and Safeco Insurance's Independent Agent Giving program](#), designed to help independent agents give back to their local community during the COVID-19 crisis. The grant will go directly to Sarah's Inn for their Emergency Client Assistance Fund to provide women, children, men and families basic necessities as well as assistance with mortgage, rent and utilities. It will also assist with providing hotel stays for clients that are in an unsafe situation at home and need temporary, safe housing.

"We are so grateful to our partners at Forest Insurance who nominated Sarah's Inn for this amazing grant," noted Carol Gall, Executive Director of Sarah's Inn. "The needs of our clients continue to grow during this uncertain time. Our counselors have seen an intensification in the need for advocacy and support, our crisis line has seen a 100 percent increase in calls and our emergency assistance fund continues to provide clients with basic living essentials such as food, rental and utility assistance and other daily living essentials. This generous gift will make a huge difference right now to those impacted by domestic violence."

For local residents looking to lend support, Sarah's Inn suggests several ways you can help:

#### SPREAD THE WORD

Share Sarah's Inn's information with anyone who may need their services including the 24/7 crisis line – (708) 386-4225.

#### DONATE

Much-needed items include canned goods, pull ups, toiletries, and dishwashing detergent. A link to Sarah's Inn's Amazon wishlist can be found [HERE](#). In-kind donations can be dropped off on Friday mornings from 8am-12pm at the door of Sarah's Inn, 547 Circle Ave, Forest Park. Residents of Oak Park, River Forest, and Forest Park are welcome to email [katieh@sarahsinn.org](mailto:katieh@sarahsinn.org) to arrange donation pickup. Monetary donations can be made directly through the Sarah's Inn's website [HERE](#). ▲

#### INSights | this issue

SARAH'S INN WINS \$10,000 GRANT	WATER DAMAGE CHECKLIST
TRIVIA	AVOIDING HOME REPAIR SCAMS
MILESTONES	SIMPLIFY YOUR LIFE
CHARITY OF THE QUARTER	REFERRALS

For more information, visit [www.sarahsinn.org](http://www.sarahsinn.org) and [www.agentgiving.com](http://www.agentgiving.com).



## TRIVIA

ANSWER THE QUESTION BELOW FOR A CHANCE TO WIN A \$10 GIFT CARD.

It's a small world! Before achieving fame for his beloved cartoon characters, family films, and iconic theme parks, this Chicago native and pop culture phenomenon studied drawing at the Art Institute of Chicago.

### WHO IS IT?

Email your answer to [trivia@forestinsured.com](mailto:trivia@forestinsured.com) for a chance to win a \$10 gift card.

*Congratulations to Peter Hugh of Hugh Lighting Design LLC, who correctly guessed the answer to last issue's trivia question was Venus—the mother of Cupid. Thank you to everyone who submitted answers.*

## HAPPY BIRTHDAY

Diane Villagomez (4/10)

Jackie Ryan (4/12)

Cathy Hall (4/30)

Jeanine Veldman (5/13)

Nichole Hoppe (5/19)

Linda Carrera (5/31)

David Klans (6/23)

Mike Frontzak (6/27)

Cecilia Saavedra (6/29)

## HAPPY FI ANNIVERSARY

Cathy Hall (32 yrs)

Linda Carrera (24 yrs)

Judy Shelstad (3 yrs)

Nichole Hoppe (7 yrs)

## Charity of the Quarter L'Arche Chicago



For every referral received during January, February and March, we made a \$10 donation to the [Animal Care League](#) (ACL). In all, we were able to donate \$320 to ACL during Q1. Thank you for helping support a great cause!

For Q2, our Charity of the Quarter is [L'Arche Chicago](#). So, for every friend, colleague or family member you refer to us for a quote from April through June, we'll make a \$10 donation to [L'Arche Chicago](#) (and send YOU a \$10 gift card)! ▲

*L'Arche Chicago supports adults with intellectual disabilities through intentional relationships in family style homes, where daily life and routines are shared with live-in staff. Their mission is to make known the gifts of people with intellectual disabilities, revealed through mutually transforming relationships, to foster an environment in community that responds to the changing needs of our members while being faithful to L'Arche's core values, and to engage in the cultural fabric of surrounding neighborhoods, working together toward a more just and inclusive society. Visit [www.larchechicago.org](http://www.larchechicago.org) for more information.*

## Water Damage Tips



It's rainy season in Chicago, and those heavy spring showers can sometimes mean flooding and water damage to local areas, especially along the Des Plaines River. If your home sustains water damage, here's a quick checklist to guide you:

1. If possible, stop any leaks and pump out excess water.
2. Assess the damage.
3. Call your Forest Insurance agent. They will help you determine the best course of action, including whether or not to file a claim.
4. Contact a reputable professional restoration company to schedule repair:
  - [J.C. Restoration](#)
  - [BELFOR Property Restoration](#)
  - Alliance Disaster Kleenup
  - Rainbow International Restoration
  - Paul Davis Restoration
  - ServiceMaster

*For more information about water backup coverage, contact Forest Insurance at 708-383-9000.*



# Protect Yourself from Home Repair Scams



## AVOIDING HOME REPAIR FRAUD

Please use extreme caution when confronted with the following warning signs of a potential scam:

- Door-to-door salespeople with no local connections who offer to do home repair work for substantially less than the market price.
- Solicitations for repair work from a company that lists only a telephone number or a post office box number to contact, particularly if it is an out-of-state company.
- Contractors who fail to provide references when requested.
- People who offer to inspect your home for free. Do not admit anyone into your home unless he or she can present authentic identification establishing his or her business status. When in doubt, do not hesitate to call the worker's employer to verify his or her identity.
- Contractors who demand cash payment for a job or ask you to make check payable to a person other than the owner or company name.
- Offers from a contractor to drive you to the bank to withdraw funds to pay for the work.

## CONTRACT TIPS

- Get all estimates in writing.
- Do not be induced into signing a contract by high-pressure sales tactics.
- Never sign a contract with blank spaces or one you do not fully understand. If you are taking out a loan to finance the work, do not sign the contract before your lender approves the loan.
- You have three business days from the time you sign your contract to cancel any contract if the sale is made at your home. The contractor cannot deprive you of this right by initiating work, selling your contract to a lender or any other tactic. If you are planning to file a claim with your insurance company to pay for the work, you may cancel the contract in one of two ways, whichever occurs first: (1) within five business days after receiving written notice from the insurance company denying your claim; or (2) within 30 days after you sent a claim to the insurance company.
- If the contractor does business under a name other than the contractor's real name, the business must either be incorporated or registered under the Assumed Business Name Act. Check with the Secretary of State to see if the business is incorporated or with the county clerk to see if the business has registered under the Act.
- Homeowners should check with local and county units of government to determine if permits or inspections are required.
- Determine whether the contractor will guarantee his or her work and products.
- Determine whether the contractor has the proper insurance.
- Do not sign a certificate of completion or make final payment until the work is done to your satisfaction. ▲

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Content taken from the Illinois State Attorney General pamphlet "Home Repair: Know Your Consumer Rights." Visit [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov) for more detailed information.

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# SIMPLIFY YOUR LIFE

FOREST INSURANCE  
CAN CONSOLIDATE  
ALL YOUR INSURANCE  
ACCOUNTS

Home | Auto | Umbrella  
Jewelry | Fine Art  
Private Client  
Aviation | Life  
Business | Commercial

## REFERRALS

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter your name into our quarterly raffle. In addition, we'll also make a \$10 donation to our Charity of the Quarter, which, April through June, is [L'Arche Chicago](#).

*Thank you to our clients who referred a friend or family member during January, February, or March:*

Cristina & Michael Alvarado  
Best Friends Day Care Inc.  
Nicole Caley and Michael Shimizu  
Rosa Cervantes  
Antonette Consalvi  
Steve Ferguson  
Frank & June Grieshamer  
Aubrey & Patrick Jacknow  
Brent & Marie Jones  
Stephen & Deborah Jones  
Justice of the Pies L3C  
Liz & Tom Kenny  
Brad & Paulina Kuchinic  
Brian Kuell  
Little Explorers Day Care Group Inc. & Manuel A. Matute  
Hrshikesh Potdar  
Debra Quiter  
Bob & Carol Restivo  
Donna Rowsell & Callum Ross  
John & Nicole Shipley  
David & Susan Silvis  
Barbara Snyder  
Shaun & Maribel Sutherland  
Together for Childhood Network  
Laurence & Carol Althoff  
David & Meredith Bennett  
Dennis & Terry Griffin  
Vera Chan & Ted Nourie  
Paul & Wendy Lumkes  
Calvin Martin & LaToya Spann-Martin  
Jennifer Nicolosi  
Mike Scalera



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Chubb | Hanover | Hartford | MetLife  
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trusted solutions.  
vast possibilities.

## Leadership



Dan Browne



Cathy Hall

Contact us for more information  
about our services and products:

7310 Madison Street  
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## Our Team



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Cecilia Saavedra



Maria Lopez



Cristine Saucedo



Susan Huizinga



Bonnie Casper



Fred Arkin



Judy Shelstad



Jackie Ryan



Marcia Johnson