Stockman Insurance

The Right Protection You Need... The Right People To Insure It!

Stockman Insurance is a full service agency offering all lines of insurance including home, auto, life, business and liability. As a **"Trusted Choice" Independent Agency**, Stockman Insurance has the resources, experience, knowledge and ability to design the right protection you need, at the most competitive price.

Our Mission: Our mission is to become the preferred leader in Agribusiness, Commercial and Personal Insurance by serving our clients needs with personalized and professional customer service.

Miles City
700 Main Street
P.O. Box 250
Miles City, MT 59301
(406)234-8485

Glendive
204 West Bell
P.O. Box 491
Glendive, MT 59330
(406)377-1027

Richey
102 South Main Street
P.O. Box 70
Richey, MT 59259
(406)773-5521

Worden
2450 Main Street
P.O. Box 249
Worden, MT 59088
(406)967-3612

Billings
2700 King Ave West
P.O. Box 80850
Billings, MT 59108
(406)655-3974

Great Falls
711 3rd Street NW
P.O. Box 2327
Great Falls, MT 59403
(406)771-2754

Conrad
420 South Main Street
P.O. Box 727
Conrad, MT 59425
(406)278-8225

Should I Buy Rental Car Insurance?

One of most asked questions I hear is "when renting a car, should I buy rental car insurance"? Without hesitation, I always answer YES!

Collision Damage Waiver. Those three words protect you against damages, fees, and penalties that may not be covered by your personal auto policy.

Does your current auto policy include liability, comprehensive, and collision coverage for rented vehicles? Liability protects you if you are the cause of property damage or bodily injury. Comprehensive and collision insurance covers you if you damage the rented vehicle.

Some credit cards include limited collision and theft coverage on rented cars. This coverage would be secondary to your personal auto policy. The credit card company could also decline coverage if you rented the vehicle for business or drove it outside a certain geographic area. Credit card insurance does not include liability protection. This means your credit card will not protect you if you injure others or destroy property.

When renting a vehicle, I recommend you request rental insurance through the rental company. Make sure your rental agreement includes the **"collision damage waiver".** Collision damage waiver guarantees the rental company will pay for collision damages and more importantly will cover the **loss of use** of the damaged vehicle. *Loss of use – the money a rental agency loses when the rented vehicle can not be rented due to damages*. The value of the rental car and more importantly the lost rental income is determined at the discretion of the rental agency and not the actual cash value based from a current NADA or Kelly Blue Book value. As you can imagine, this could lead to a major disagreement between you and the rental company over the value of the damaged vehicle. The rental company will require immediate reimbursement for damages and could charge your credit card. This means the money will come from your pocket and you most likely will not be reimbursed from your auto insurance company. This can create a significant debt which could result in litigation.

Please don't hesitate to contact myself at 406-234-8485 or anyone of our staff with rental car or any insurance questions. As a "Trusted Choice" Independent Agency, Stockman Insurance has multiple companies to choose from in designing the right protection you need at the right price.

KC Keith
Vice President
General Manager

Testimonial: Butch Bratsky, Senior Banking Executive

Just over a year ago we moved our insurance over to Stockman Insurance with Lynn Harper as our agent. I was actually quite happy with my previous insurance carrier, but we thought what would it hurt to get another quote especially from one of the subsidiary companies of Stockman Bank.

Lynn made the entire process painless and after we reviewed her quote there was no question we were moving to Stockman Insurance. She bundled our home and vehicle insurance together with better coverage, a bigger liability umbrella, and best of all at a lower price!

Customer service has always been key to my wife and I and Lynn made the transfer without a hitch and she did it all! It's been a win/win situation for us, better coverage, better price, and most of all, better customer care! What more could you ask for? I'd highly recommend anyone getting a quote from Stockman Insurance to just see the savings that you are missing.

EMPLOYEE SPOTLIGHT

Lynn Harper

Stockman Insurance Agent - Billings

Lynn Harper is the insurance agent in our Billings and Worden offices. With over 14 years experience in the insurance industry, Lynn brings a wealth of knowledge and expertise and is a tremendous asset and reason for the success of Stockman Insurance.

Lynn credits her parents for instilling the power of integrity, hard work, and exceptional customer service. Lynn truly cares for and enjoys the relationships of each of her customers.

A Business Administration graduate of MSU Billings, Lynn continuously strives to better herself and her clients by enrolling and participating in continuing education classes. Lynn is on track to obtain her Customer Insurance Service Representative (CISR) designation in 2012.

Lynn is heavily involved in the Billings community including many fund raising activities. She has a deep passion for those who suffer with Multiple Sclerosis (MS), and currently sits on the Montana MS leadership board. In fact, Lynn led the 2010 Stockman Bank Bike MS team in raising over $15,000 for that wonderful cause.

Lynn is an avid golfer (past chair of the Billings Clinic Classic Golf Tournament) and when not taking care of her customers loves to spend quality time camping, four wheeling, and skiing with her husband Tim and 9 year old daughter Alexis. Please contact Lynn at extension 3974 with any insurance questions.

NOT FDIC INSURED - NOT A DEPOSIT ACCOUNT OR OTHER OBLIGATION - NOT GUARANTEED OR INSURED BY ANY DEPOSITORY INSTITUTION OR AFFILIATE - NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, EXCEPT FOR FEDERAL FLOOD INSURANCE OR FEDERAL CROP INSURANCE. THIS AGENCY IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.

The Hartford
Safeco Insurance — Member of Liberty Mutual Group
Liberty Northwest — Member of Liberty Mutual Group
Farmers Alliance — Insuring Rural America Since 1888
Progressive
Austin Mutual Insurance Company — "Our Experience Improves Yours"
Agro National
Rain and Hail Agricultural Insurance
Rural Community Insurance Services®
Travelers
QBE Agri Insurance — Courtesy of Big Sky Underwriters
Bituminous Insurance Companies — Member of the Old Republic Insurance Group