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. - KC Keith, Vice President/General Manager

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

Traveling to Mexico?

Joel Larson
Agent

In Mexico you are guilty until proven innocent and being involved in a car accident is considered a crime. Mexican laws and insurance policies are completely different than in the United States. Many visitors don't realize that their American insurance carrier does not cover them in Mexico with their regular policy. American drivers who cross into Mexico with their American insurance are not covered at all for any damages or incidents while out of the U.S. Mexican insurance policies are separate to your American one and typically go on a day-by-day basis and are good up to one year.

To purchase Mexican automobile insurance, many border towns and crossings have agencies that will sell a policy. Just make sure that the policy being sold is from an accredited Mexican insurance company.

Key differences in Mexican auto insurance compared to what you may be used to are as follows:

- **Bail Bonds and Legal Assistance**-most policies will cover bail and lawyer fees
- **Theft & Vandalism**-although covered under "comprehensive" in America they are separate coverage parts in Mexico
- **Physical Damage**-Comprehensive or collision losses are considered one in Mexico
- **Civil Liability**-any damages to another vehicle, another person or other property
- **Medical Coverage**-optional coverage but before you dismiss this coverage be aware that many American health insurers will not cover you in Mexico. This is usually a cheap coverage
- **Claims**-Ensure you have all the correct Mexican phone numbers for claims. It is extremely important to report a claim as soon as possible **and before you leave.** Many Mexican insurance companies will not take a claim if you are back in the U.S. and your American carrier won't cover the repair costs either.

**Footnote: If traveling in Canada, both the US and Canada usually recognize the same liability, comprehensive and collision coverage limits on your policy (less deductibles of course).

Joel	Marcy	Brandi	Verna	Tina	Nate	Rod	Lynn	Conn	Nancy	Cynthia
Agent	Office Manager	CSR	Agent	CSR	Agent	Agent	Agent	Agent	CSR	Agent

www.stockmanbank.com/stockmaninsurance.aspx

Testimonial: Cindy Conley, AVP Internet Banking & Cash Mgmt

Over a year ago, my husband and I visited with KC about switching both our personal and business insurance to Stockman Insurance, but we decided to wait to do so until it was up for renewal again. This spring we received renewal notifications from all of the companies we insured with along with the invoices for each one, of course. Normally I would have just paid the invoices as I've done in past years, not really knowing/remembering the details of coverage, especially on our business policies, as we'd had the same insurance for some time. Plus, our lives are too busy to have to be on top of all that...

I gave my renewal and policy information to KC and crew, hoping they could save us some money. *What a shock it was to find out that our coverage limits were way too low.* It makes me shudder to think the mess we could have been in if we would have needed our insurance to cover a loss (and it wouldn't have)! KC's group took the time to review our current policies and recommend new coverage limits based on their expertise. In the end, it cost us the same overall, but we are so relieved to know that we have the proper coverage now. We didn't have to spend the time researching our insurance needs either—they took care of all of that for us. They explained everything and will review our needs in the future.

I highly recommend Stockman Insurance and have made many referrals!

EMPLOYEE SPOTLIGHT

Cynthia Ries

Stockman Insurance Agent - Conrad & Cut Bank

A native of Conrad, Cynthia Ries is the insurance agent in our Conrad and Cut Bank offices. A valued employee since 1999, Cynthia's crop insurance knowledge and experience is a major reason for the success of Stockman Insurance. She has received numerous awards and accolades for her expertise and service in the Multi Peril Crop Insurance and Crop Hail fields.

Working with farmers has been a part of Cynthia's life for over 25 years. Cynthia prides herself on taking care of her customers. Farming and ranching is deeply ingrained in this "farm girl" who grew up outside of Conrad on an irrigated farm.

Cynthia is currently in the process of obtaining her Agribusiness and Farm Insurance Specialist (AFIS) designation which will distinguish her as a leader and expert in the agribusiness and farm insurance field.

A Business Marketing graduate of MSU, Cynthia lives with her 10-yr. old twin daughters, Hayley and Carley, on the farm where she grew up. They all share a love of music, the wide-open space of country living, family, and the Bobcats.

She is heavily involved in her church, performing and singing at church services, weddings, and funerals. Cynthia also enjoys performing onstage with the Pondera Players, being outdoors, camping and golf. Please contact Cynthia at extension 8225 with any insurance related matter.

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.