



“We’ve Got You Covered”

Keeping You Insured, Enlightened and Informed!

301 West Haralson Street, LaGrange, GA 30240

Phone (706) 884-3339 Fax (706) 884-8039

www.MalloryAgency.com

We Are Now Proud to Offer...

24/7 Customer Service and Support

**INSPIRING
QUOTE OF
THE
MONTH:**

Most folks are about as happy as they make their minds up to be.

-- Abraham Lincoln

Our goal is to continue to supply you with outstanding service. By now offering you a 24/7 Customer Care Solution, we are able to provide you unparalleled support through our website, as well as through our afterhours call service. You now have the ability to view your policy online anytime! Simply log onto our website or call our office number for immediate service.

Using our 24/7 Access, you can:

- Print a list of vehicles, drivers or certificate holders
- Obtain a Certificate of Insurance, even on weekends
- Print a copy of your Auto ID Card at home
- Request a policy change online
- Notify us of a claim or loss by specific location or vehicle
- Get the information and services you need, when you need them, no matter where you are!

It is important to us to be there when you need us. Time is your most valuable asset, and we help you make the most of it. This “self-service” option means you can get the information and services you need- when you need them.

Our CSR24 Customer Care solution provides you:

- Web-based access to your policy information
- Extended service hours after 5:00 PM and weekends by calling toll free (866) 910-3478
- Self-service - Ability to access copies and deliver insurance forms including certificates and Auto IDs
- Ability to request changes to your policy information (vehicles, drivers, equipment etc.)

If you would like to learn more about this service visit our Website at www.malloryagency.com or call **706-884-3339**.

**INSIDE
THIS ISSUE:**

Topic of the Month	1
Inspirational & Informational	2
Recipes of the Month	3
Trivia	3
Testimonials	4

Look for this banner on our website!



INSPIRATIONAL AND INFORMATIONAL

Mallory Agency Welcomes New Account Managers

On Monday May 3, 2010 Mallory Agency welcomed two new account managers, Angel Spradlin and Tammie Caldwell-Sheppard. Both Angel and Tammie are former All State agents and have numerous years in the insurance industry.

Tammie Caldwell-Sheppard has been in insurance for 14 years and will be serving as our newest Commercial Account Manager. She is married and has three beautiful girls; Angel Spradlin comes to us with eight years of insurance experience. She is married with three wonderful children and very excited about advising you on your personal insurance needs. Angel is our newest Personal Account Manager.

Mallory Agency prides itself with hiring professionals that demonstrate honesty and integrity; an agency reputation that has held strong since 1907.

Please call or come by and visit Angel and Tammie!

To contact them by phone or email:

(706) 884-3339

angels@malloryagency.com

tammies@malloryagency.com

Umbrella Insurance Extends Your Coverage

By Insure.com

Perhaps you've loaded up on insurance: High limits on car insurance, home insurance and ample life insurance. But even all this coverage can't always account for every disaster in life. If you want to further protect your assets, there's umbrella insurance. Umbrella insurance kicks in when the limits of your home or auto insurance have been exhausted and there are still damages to pay. How could that happen? Say, for example, someone falls on your sidewalk and sues you for an ungodly amount of money. Or say you cause a six-car pile-up on the highway.

How it works

Umbrella policies provide an extra cushion of insurance protection.

An umbrella policy covers damage claims caused by you, your dependents and even your pets. It starts paying out after your homeowners and auto liability limits run out. For example, if you have a home insurance policy with liability coverage of \$300,000, the umbrella policy will pay claims above \$300,000, up to the limit you select, such as \$1 million. Or if your liability limit on your car insurance policy is \$250,000 of bodily injury protection per person and \$500,000 per accident, your umbrella coverage kicks in after you exhaust that coverage.

Because the majority of claims are paid by your primary auto or home policies, personal liability umbrellas are relatively inexpensive. According to the Insurance Information Institute (III), you can buy a \$1 million umbrella policy for about \$150 to \$300 a year. The next million will cost about \$75, and about \$50 for every million after that.

A personal liability umbrella policy guarantees you more than higher liability limits. You're paying for broader coverage in case you're sued. If you cause bodily injury, property damage or personal injury, an umbrella policy will come to your rescue. Some policies also cover you if you face liability due to your service on the board of a civic, charitable or religious organization.

But just as with any insurance policy, don't expect an umbrella policy to cover your intentional acts that cause damage. Nor will it pay for punitive damages in judgments against you. Umbrella policies also do not cover damages from any businesses you run. You'd need a business insurance policy for that. Check your umbrella policy for specific exclusions.

Before buying an umbrella policy, ask us about the cost to raise the liability limits in your current auto and home policies. You may even consider offsetting the premium increase for that by raising your deductibles.

At any rate, in a litigious society it's smart to protect your assets.



Sizzling Summer Recipes



Basil Chicken Burgers with Pesto Mayo

Ingredients

1 1/2 pounds ground chicken
1/2 cup grated Parmesan
1/2 teaspoon salt
1/4 teaspoon ground pepper
1/3 cup mayonnaise
2 tablespoons pesto
Oil for brushing the burgers
6 burger rolls
Lettuce
Sliced tomatoes
1/2 cup mayonnaise
2 tablespoons pesto

Preparation

In a large mixing bowl, combine first 4 ingredients, gently tossing the mixture with your hands, until evenly blended.

In a small bowl, mix the mayonnaise and pesto, then add

it to the ground chicken mixture and combine until evenly blended.

Shape the meat into six 1/2-inch-thick patties, placing each one on a lined baking sheet as you go. Cover the burgers with plastic wrap and refrigerate for 30 minutes to firm them.

While the meat is chilling, prepare the grill and make the Pesto Mayonnaise (just combine 1/2 cup mayo and 2 tbsp pesto in a small bowl). Lightly brush oil on burgers and cook them for 5 minutes on each side. Serve on rolls, dressed with the lettuce, tomatoes, and Pesto Mayonnaise.

Makes 6 burgers.

Guacamole Potato Salad

Ingredients

3 pounds red potatoes
2 tablespoons plus 1 to 1 1/2 teaspoons salt
1 ripe avocado, peeled
2 teaspoons grated lime zest
Juice of 2 limes (about 1/2 cup)
2 garlic cloves, crushed
1/2 cup chopped cilantro
2 tablespoons mayonnaise
2 celery stalks, sliced

Preparation

In a large pot, cover the potatoes with cold water. Add the 2 tablespoons of salt and bring the potatoes to a boil over high heat. Reduce the heat to medium and simmer until the potatoes are tender, about 20 minutes or until you can

pierce them easily with a paring knife. Drain them in a colander and allow to cool.

Meanwhile, puree the avocado, lime zest and juice, garlic, cilantro, mayonnaise, and remaining salt in a food processor until smooth. If the dressing seems too thick, add a tablespoon or so of hot water.

Cut the potatoes into bite-size chunks (leave the skins on) and place them in a large bowl with the celery. Scrape in the dressing with a rubber spatula and gently stir it all together. Serve immediately, or cover and chill.

Serves 8 to 10.

A NOT-SO-TRIVIAL PURSUIT

Each month we will give you a new Trivia Contest and offer you a **chance to win a prize from the "Mallory Vault"**. Just one correct answer (or nearly correct) and you could be this month's winner! The entry that comes closest to the correct answer will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax to:

(706) 884-8039 or (877) 237-2843.

**You can even mail the answer to us at:
Mallory Agency, P. O. Box 1209
LaGrange, GA 30241.**

TEST YOUR KNOWLEDGE!

QUESTION OF THE MONTH

To whom did Mahatma Gandhi write for advice on diet and exercise?

Your Name: _____

Your Answer: _____

The Sun: It's a Love-Hate Relationship

Seems like we spend all winter longing to see the sun. Then when it arrives, we slather ourselves with lotion, wear wide-brimmed hats and chase shade. Trouble is, we're not quite sure how much sun our bodies need and how much they can take without risking skin disorders. Just to complicate things a little more, scientists and doctors don't seem to be in full agreement on the subject either. Though you should always consult a medical professional to discuss your skin exposure and sensitivity, here are a few things it might be helpful to know:

- Sunlight prompts our bodies to generate Vitamin D and serotonin which we all need.
- Factor 8 sunscreen eliminates 95% of Vitamin D production
- Experts advise 20 minutes direct light per day per day in winter, 8 minutes in summer.
- However, how much you can take depends on skin color. The lighter, the shorter.
- Morning sun is reckoned healthier than afternoon
- Too much sun ages the skin, can damage the eyes and increases risk of skin cancer.

Still wondering? If you know how long it takes for your skin to burn, experts says the right amount of sun exposure is half that amount of time.

S E E W H A T O U R C U S T O M E R S S A Y A B O U T U S !

"You have just saved me over \$1,300.00 per year on my Home and Auto insurance. No muss, no fuss. My requests were handled very promptly and courteously. I would recommend Mallory Agency to anyone!"

James L. Jordan, LaGrange, GA

"It is always nice to save money, which I have, but the customer service I have experienced at the Mallory Agency has been exceptional. They are always professional, friendly and responsive to my needs."

Jonathan Lawson, LaGrange, GA

"Great rates and friendly service. Give them a call."

Rupe Shaw, Econo Fuel

"We recently retired and moved back to LaGrange after being gone for almost 25 years. We needed auto and house insurance. Mallory agency was recommended by friends. We called and Sherrie Harper immediately went to work finding us the best coverage. We appreciate Mrs. Harper and Mallory Agency. Thank you."

Betty S. Sisco, LaGrange, GA

"In the many years our church has been insured with the Mallory Agency, I have been impressed with their kindness and professionalism. Their rates are very competitive and their service is beyond compare."

Sylvia Estes, Faith Baptist Church

**THANK YOU SO MUCH TO ALL OUR CUSTOMERS.
YOUR BUSINESS AND SUPPORT IS GREATLY APPRECIATED!**



100 Year Anniversary 1907-2007

WE'RE ON THE WEB!
www.malloryagency.com

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A G E N C Y**

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