



KOVERMAN STALEY DICKERSON INSURANCE

KSD Insurance News

February 2018

Protect the Ones You Love

The month of February symbolizes many things but did you know it is the month to "protect the ones you love"? Nobody likes to think about a loved one passing away. However, protecting your family is important. Contact our office to learn about the many different ways to make sure your family will be able to continue their current lifestyle if something happens to you.



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Water Back-up of Sewer and/or Drains

It may be February but we are experiencing signs of spring. With all the recent rain you might have been dealing with water in your basement or crawl space. If the water causes damage, does your insurance policy cover you? The link below is a great water damage basics video explaining the different types of

water that can enter your home and how they are covered by insurance.



Keep in mind, it may cost upwards of \$5000 to have a water restoration company come in and remove the water and dry out your home to prevent mold. You will still need additional coverage for any contents, flooring, wall material, water heaters, furnace, etc that may have been damaged. This would be a good time to check your policy limits to make sure you have adequate coverage. Don't hesitate to contact us with questions.

[Water Damage Basics Video Link](#)

KSD Insurance Staff Work Anniversaries



Michelle Foster - January 3, 2017 Personal Account Manager

Michelle began her insurance career in 2001 and focuses on personal lines and claims. She is a licensed insurance agent for Property & Casualty and Life & Health in Ohio and Indiana. She is also a notary public.

She resides in Pleasant Hill but grew up in Piquette. She has one son, Nick, who keeps her very busy with soccer and basketball games. In her spare time, she has dedicated over 15 years of volunteer service as an EMT and CPR instructor to Pleasant Hill Fire & Rescue. She is also a volunteer for the Victim Witness Program in Miami County.

Linda Robinson - January 5, 2005
Commercial Account Manager

In 2005, Linda joined the RMS team. She earned her Bachelor's Degree in Administration/Marketing from Wright State University, is a licensed agent and has both her CISR (Certified Insurance Service Representative) and CIC (Certified Insurance Counselor) designations.

Linda resides in Piqua with her husband, Sam and they have three children, Sam Jr., Thomas and Elizabeth and one grandson, Remley. She works out five days a week, enjoys taking care of her property and loves to read.



Jenny Diggs - January 16, 2017
Receptionist



Jenny is the receptionist in the Troy office and has worked in this role in medical offices most of her career. She is also a Licensed Massage Therapist and graduated from the Dayton School of Medical Massage in 2008.

Jenny has lived in Miami County most of her life, aside from the 4 1/2 years when she lived in Wichita, Kansas while her husband served in the Air Force. She currently lives in Troy with her husband, Erique and two daughters, Adrianna and Olivia and three step kids who are in high school and college in Florida. Jenny loves to watch DIY or HGTV and loves repurposing furniture. She also enjoys hiking or walking with her two mini Australian Shepherds (Cooper and Gunner). She also has two cats (Milo and Sophie) and two guinea pigs (Napoleon and Stewie).

Tonya Dickerson - February 4, 2008
Chief Financial Officer

Tonya graduated with a Business Management degree and began her accounting career in banking. She was the Treasury Operations Manager in Cincinnati and then became a Residential Loan Officer servicing Miami County. After her ten year banking career, she joined the agency in 2008.

Tonya and her husband, Joe, are proud parents of two boys Robbie and Tommy. She loves the outdoors and spending time with her family.





Marsha Koon - February 8, 1964

Marsha's insurance career began in 1964 with Stelzer & Reed. She took a 14 year break to raise her children and returned to her insurance career in 1988. She has been with the agency ever since. Marsha resides in Piqua with her husband, Michael. They have five children, Matthew, Jeffrey Christopher, Nicholas and Lynsey. In addition, they have 14 grandchildren, Trinity, Sophia, McKayla, Payten, Asher, Gabrielle, Nathan, Elaina, Zachary, Zoey, Harvey, Cohen, Morgan and Charlie. Marsha has volunteered with the Piqua Arts Council, United Way, Piqua Catholic Marketing, Lehman Athletic Board and Piqua Catholic School Board. She presently volunteers with the YWCA, MainStreet Piqua and St Marys Family Life. In her spare time she enjoys visiting her family, eating out and reading.

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