

LIFE & HEALTH

INSURANCE

People give strong consideration to protecting their assets and property with insurance, but sometimes they overlook the most important thing - themselves!

Many people have trouble calculating how much life and health insurance is right for them. It is important to buy enough coverage so your family is taken care of, but you don't need to purchase insurance you may not need. With the rising costs of health and death related expenses in the United States, finding the right coverage for you and your family or business can be quite a challenge.

Young adults out on their own for the first time aren't likely thinking about their need for life and health insurance coverage. In fact, it may be furthest from their mind. Their employer may offer it, but they may opt out, not wanting to spend a few extra dollars a month on the slim chance they might become ill or die.



While it is true that the likelihood of death before one's 30th birthday is less, the destruction it can leave is immense. Policies for those under 30 don't need to include huge benefits, they should cover outstanding debts, such as a mortgage, care loan, or credit cards and cover funeral costs that would be associated with their death. But also help to provide for your spouse and young children or possibly elderly parents needing assistance.

Leslie can assist you with individual and group medical coverage and term life insurance. She can also structure individual and group health benefits plan for your ranch or business. Health and benefits insurance requires custom tailoring and Leslie is experienced in designing and policy packages to fit your needs.



McAdams
Insurance Agencies

Insurance for the way you live & work.



McAdams Insurance Agencies combines a legacy of expertise and customer service with modern, progressive and responsive management. A trusted name in the Northwest for many years. We tailor policies that are comprehensive, cost-effective and safe.

It is important that assets are insured so that in times of loss your critical items can be quickly replaced and your financial standing remains undamaged. Our trained staff can respond to a specific insurance need or we can review your entire insurance portfolio to ensure that adequate coverage is in effect.

We recognize that you may have choices when selecting a company to provide coverage for your assets. At McAdams, our competitive advantage is instant customer service, offering "big-city" capabilities with a rural attitude and friendliness 24 hours a day.



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Licensed in Oregon, Washington, Idaho, Montana & California



McAdams
Insurance Agencies



**YOUR HORSE.
YOUR INVESTMENT.**



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McAdams Insurance Agencies offers a broad range of equine insurance products and services which are created to specifically address the risks of horse owners and commercial operations. From equine liability to equine property and casualty insurance, we have the flexibility to customize an insurance program to specifically fit the needs of our customers.

Equine Mortality - Livestock Mortality is a Life Insurance policy for your horse, with you as the beneficiary. It's an "All-Risk" policy, which will cover death from any cause, subject to certain exclusions which are stated in the policy. It will also pay if your horse is stolen. It will pay the actual value of the horse at the time of the accident or illness causing it's death, not exceeding the value specified in the schedule.

Major Medical - This optional insurance reimburses the veterinarian's fees for surgery, major illness and disease. It will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse. This coverage will help you control veterinary expenses for unforeseen events related to the health of your animal.

Surgical - This is an optional endorsement, should your horse ever require surgery, it will pay reasonable and customary charges for surgical treatment (including anesthesia) necessitated by the accident, injury or illness. A portion of some costs including hospitalization, X-rays, medication and lab tests are also included.

Loss of Use - Another optional endorsement, if your horse becomes totally and permanently incapable of fulfilling the functions for which it is used, as stated in your policy, but it's condition does not necessitate destruction for humane reasons, you may suffer a financial loss.

Born to a family of equine enthusiasts and raised on a large equestrian facility in beautiful, coastal California. Horses, from Foxhunting in Virginia to Reining and Jumping in California, are in her blood.

Leslie's love of horses started with riding beside her mother; Foxhunting and showing, Jumping and Three-Day Eventing under the coaching of John Shoemaker and Richard Keller, well known west coast trainers. Dressage, coached by Dressage Master, Hermann Friedlander, who instilled a sense of correctness and purpose in her life. After marriage, she took up Western Riding from trail riding and packing in the high country, to Team Penning, Cutting and working cattle on friends ranches.

After a move to Oregon in 1992, Leslie say the immediate need for proper insurance coverage for those in the equine field, from the Commercial Equine Operations to the individual horse owners.

Leslie has studied, encouraged and promoted the correct protection for the clients in the equine marketplace.

As an owner of a Boarding and Training facility and a promoter of clinics and horse shows, Leslie is well qualified to advise and assist you in all your insurance needs. Please don't hesitate to call and ask your questions!



Operating a successful farm, agribusiness or ranch requires solid business decisions, a lot of hard work, a little luck and an insurance agent that you can count on to step in and provide the needed assistance, should something unfortunate happen.

Leslie and the McAdams Insurance Agencies products provide complete property and liability packages for most equine properties. Whether you own a small horse farm for pleasure, an equestrian estate, or commercial equine operations, we can design an equine coverage program to suit your needs.

Other commercial exposures Leslie is quite familiar with are Dude and Guest Ranches, Bed and Breakfasts and Horse Camps. These operations have needs to most insurance agents don't have the right expertise for:

Leslie can also help you if your farm or ranch does not include horses. She can assist you in finding the right coverage whether you are growing field crops, fruit, or berries; raising cattle or alpacas; operating a dairy, vineyard, or winery; she can provide an insurance package with the necessary options to meet a wide range of risks.

Insurance products provide protection against basic, broad or special perils for a wide variety of equine, farm and ranch risks including:

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| Dwellings and Contents | Machinery and Equipment |
| Tack | Recreational Vehicles |
| Barn and Outbuildings | Automobiles and Farm Trucks |
| Feed and Hay | Liability |
| Specifically-scheduled items of value | Umbrella Coverage |

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