



## Add travel insurance to your vacation checklist

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**Nationwide®**  
*On Your Side™*

Planning vacations, large or small, involves asking a lot of questions. Do we fly or drive? Where should we stay? What will we do when we arrive? How much are we going to spend? Do I have enough insurance?

Yes, you read correctly...insurance. How often do you think about insurance coverage when planning a vacation? If you need insurance during a trip, it might be too late. For instance:

- If you were to fall ill or injured while away, did you know traditional health insurance plans typically can't be used outside the U.S.?

- If a trip is cancelled or cut short, you may not have many options to recover what you've already paid

As a Maryland Farm Bureau member, you can protect against these "if" situations with travel insurance from Nationwide.

Remove cancellation worry from your vacation plans

Vacations should be fun! Worrying about cancellation shouldn't be a part of your plans. Unfortunately, it's a fact that cancellations occur for many reasons both before and during a trip:

- Illness or injury
- Inclement weather
- Employee strikes
- Jury duty or emergency military call up

You've invested a lot in planning your getaway - both time and money. Trip cancellation insurance helps you recoup the monetary part of your investment - specifically any unused non-refundable prepaid expenses. Other valuable benefits are included to help ease your worry too.

To learn more and buy coverage directly online, simply visit the "membership benefits" page at [www.mdfarmbureau.com](http://www.mdfarmbureau.com). Look for Nationwide Trip Cancellation Insurance. As a Maryland Farm Bureau member, you're eligible for valuable discount

## Leading membership signers and top farm producer recognized

Three individuals who signed more than 440 Farm Bureau members will be recognized at the Maryland Farm Bureau annual meeting in Ocean City.

The top three membership producers are Nationwide Insurance agents Don Knight, Kathleen Bye and David Kushner. Ninety-five percent of Nationwide agents in Maryland regularly enroll their customers as Farm Bureau members. Nationwide offers lower rates to Farm Bureau members on a number of its coverages.

Nationwide's Farm Bureau relationship manager for Maryland, Emily Keggan says, "The agents' great support to the Farm Bureau/Nationwide relationship has helped Maryland Farm Bureau achieve national recognition for growth and reach an all-time high of 27,520 total members in 2006."

The Donald Knight Agency in Baltimore led all others with 157 membership sales. The Kathleen Bye Agency in Severna Park was a close second with 150 memberships, and the Kushner agency in Gaithersburg made the top three with 135 memberships.

Rounding out the top 10 membership agencies were those headed by Jack Hutchison of Severna Park with 128 members, Pamela Beidle of Glen Burnie with 126, Gregory Whitten of Cambridge with 124, John Philip of Bel Air with 122, Edward Wilgus of Salisbury with 117, Kenneth Smith of Clinton with 115, and Garry Crews of Timonium with 108.

Roy Crow also is set to be recognized at the MFB annual meeting. His agency, based in Middletown, Delaware, was named top writer of Nationwide's farm insurance in Maryland, Delaware and the entire U.S.

## Top of the class!



### *Top agent*

**Don Knight of the Donald Knight Insurance Agency in Baltimore was the leading Nationwide agent in the state in signing 157 Farm Bureau members**



### *Taking third*

**David Kushner of Kushner Agency in Gaithersburg signed on 135 new Farm Bureau members to take third place in the state for Nationwide agents.**



### *Leading farm insurance*

**Nationwide's top farm insurance writer is Roy Crow of Crow Insurance Agency in Middletown, Delaware.**