


Saratoga Sun Classifieds

Classified ads are \$8 for the first 15 words, 20 cents per word after the first 15. Classbox ads are \$8 per column inch. Classified ads must be pre-paid or may be billed to established accounts. • Deadline for submission is Monday at noon. Call Amanda at 326-8311 or email sunads@union-tel.com to place a classified ad.

REAL ESTATE



Saratoga
506 Elm Ave.
508 Elm Ave.
409 N. Sharp #5

Encampment Rentals
717 McCaffrey

Hanna Rentals
1010 Beryl

Office 307-324-3349
Cell 307-321-2558

BUSINESS SERVICES

Call Deep Sweep, Inc. for professional business and residential cleaning. Bonded & Insured. Call 307-326-8207.

FOR SALE

For sale. Two office desks \$100 each. Five upholstered office chairs \$35 each or \$150 for all five. Call Cary Financial Services at 307-326-8400.

STATEWIDE CLASSIFIEDS Notice

IS YOUR NEIGHBOR'S PROPERTY ZONED FOR A PIG FARM? Find out for yourself! Review this and all kinds of important information in public notices printed in all of Wyoming's newspapers! Government meetings, spending, bids. Visit www.wyopublicnotices.com or www.publicnoticeads.com/wy.

Professional Services

REACH OVER 342,000 READERS WITH A SINGLE CLASSIFIED AD when it is placed in WY-CAN (Wyoming Classified Ad Network). Sell, buy, promote your services - only \$135 for 25 words. Contact this newspaper or the Wyoming Press Association 307-635-3905 for details.

APARTMENT FOR RENT

1 bed, 1 bath apartment. All utilities paid. Washer/dryer hook-up. 204 W. Bridge. 307-329-9109.

1 bedroom furnished apartment. Utilities included. NSNP. 307-214-6492.

STORAGE UNITS

8x16 storage units available. Call 307-710-3127 or 307-710-3128 for information.

FOR SALE

All of block 69. Encampment (24 lots)-12 buildable parcels. N of 2nd and Jackson. 386-462-7241.

POSITION OPEN

Carbon County School District No. 2
(as of February 15, 2018)
PART-TIME CUSTODIAN POSITION
Encampment School
(Position located in Encampment, WY)
Part-time position is up to approximately 25 hours per week;
52 weeks per year; approximately \$13.54 per hour - position begins as soon as possible.
(Possible shift hours are 4-9 p.m. or 5-10 p.m. - contact Encampment School for details)
OPEN UNTIL FILLED
For application /information contact: Carbon County School District No. 2
Central Administration Office
P.O. Box 1530; 315 N. 1st St.
Saratoga, WY 82331
Ph: 307-326-5271 Ext: 106, Fax: 307-326-8089
Website: www.crb2.org
Carbon County School District No. 2 is an Equal Opportunity Employer

HELP WANTED



Accepting applications for the following positions:

- **Pro Shop Manager**-Please call for details or send resume to srandall@saratogahotspringsresort.com
- **Housekeeping**-Part time and must be able to work weekends
- **Servers**-Must be able to work nights, weekends, holidays

For questions, job descriptions or to pick up an application, stop by the resort at 601 E Pic Pike Rd. or call 307-326-5261.

Landscape Laborers

Old Baldy Club is seeking trustworthy, reliable, and hardworking candidates to aid in manicuring the golf course and grounds. If you enjoy spending the summer months outdoors, this could be the perfect job for you! Wages are competitive for entry level and experienced applicants. Please call the shop at 326-5905 with any questions or interest in joining our staff.



Find your job in the Sun!

POSITION OPEN

Carbon County School District No. 2
(as of February 6, 2018)
CUSTODIAN-Saratoga Elementary School
(Position located in Saratoga, WY)
Fulltime position for approximately 40 hours per week; up to 52 weeks per year; benefit package offered; approximately \$13.54 per hour.
OPEN UNTIL FILLED
For application /information contact: Carbon County School District No. 2
Central Administration Office
P.O. Box 1530; 315 N. 1st St.
Saratoga, WY 82331
Ph: 307-326-5271 Ext: 106, Fax: 307-326-8089
Website: www.crb2.org
Carbon County School District No. 2 is an Equal Opportunity Employer

A Sunsubscription is a bargain!
\$37 a year in-county • \$47 a year out-of-county • Add \$1 for online too!

INSURANCE

Common Claim Tips



RISK MANAGEMENT
LOSSES
SAFEGUARD
PROTECTION
LIABILITY
ACCIDENT
POLICY
INVESTMENT

You've purchased your policy, paid your premiums and unfortunately, you have suffered a loss. Once a claim is reported with your insurance company, you expect to be made whole quickly...but the claim process may not go the way you anticipated. The following are some common claim tips from the Wyoming Department of Insurance (DOI).

Auto Insurance
Pay your monthly premiums to keep your policy active. Deductible limits for comprehensive and collision coverage are determined when you purchase a policy. Selecting a higher deductible might lower your monthly premiums, but you will have to pay the higher deductible amount when a claim is filed. It may not make sense to file a claim if your repairs cost less than your deductible.
Claim delays are a frequent claim complaint. If you're involved in a two or more vehicle accident, your insurer and the other insurer(s) will conduct a liability investigation. You can help by taking photos of your damage, showing the area where the accident took place, and providing witness contact information. The NAIC's WreckCheck at: www.insureonline.org/auto_wreckcheck_guide.pdf walks users through what to do after an accident. If there is a dispute about what happened, a police report may be necessary before making a liability determination, but police reports may take weeks to get.

Homeowners Insurance
Determine whether your policy requires insurer notification within a designated timeframe. Some policies may also require that you immediately mitigate damages to protect property from further loss. For example, cover a broken window so water can't get inside the home and cause additional damage.
Make a home inventory now so you can provide information in the event of damage or loss. A home inventory with photos can help expedite the claims process. Also, take photos to document your loss and damage. If you have sufficient proof to show you've done everything in your ability to prevent damages and that the damages are not due to negligence, you'll have an easier time with the claims process.
Many homeowners policies will pay for living expenses including hotel and meal costs when you can't live in your home. Remember to keep receipts for reimbursement.
Finally, your homeowners settlement check may include your mortgage company's name, which may require extra steps with your bank to collect the payment.

Health Insurance
It's your job to verify your health care providers and facilities are in-network. In-network health care providers have contracted with your insurer to accept certain negotiated (discounted) rates. If you've scheduled a planned procedure or office visit, verify the provider and facility accept your insurance. If your procedure includes an anesthesiologist or other specialty staff, try to determine if those providers are also in-network.
If you receive a surprise bill or have unresolved questions, contact your insurer or the Wyoming DOI. Consumer representatives may be able to help determine whether there's been an error or to resolve an issue.

Life Insurance
Life insurance claims can be denied for a variety of reasons including material misrepresentation. Be honest and truthful on your applications. Insurers may deny claims for omissions or false information regarding such things as your smoking habit or employment history on your application.
If you think you might be the beneficiary of a life insurance policy and don't know how to begin the collection process, the NAIC's Life Insurance Policy Locator at: <https://eapps.naic.org/life-policy-locator/#/welcome> may help, especially if you don't know the policy number or have much information about the life insurance company. You can also contact the Wyoming DOI for assistance.

Prepare Ahead of Time
Read your insurance policy and ask questions before a loss occurs. Know what your policy covers and talk with your agent or insurer to make sure you have the right plan or appropriate coverage. Understand the covered perils and any exclusions in your policy. Knowing your insurance coverage can provide peace of mind in the event of an emergency.

More Information
If you're having serious concerns with how an insurer is handling your claim, call the Wyoming DOI. They may be able to assist you with a resolution or with filing a complaint.



Wyoming Department of Insurance
<http://doi.wyo.gov>
1 (800) 438-5768

This public service announcement is presented and paid for by the insurance companies licensed to do business in Wyoming in cooperation with the Wyoming Insurance Department. For more information on the state's insurance companies, including financial information, visit the Insurance Department website's "Company Financial Information" section.