

Going to any Seahawks games this season? We want to hear all about it!

We'd love to see your 12th Man pride! Facebook us, or email Meagan@mosaicia.com for a chance to have your picture featured on a newsletter or social media!





Congrats to our client, Amanda V., for winning our National Fire Prevention Week contest! Enjoy eating your bouquet of the different variations of your favorite candy—Reeses! We hope that you never have to use your fire extinguisher, but you now have it if you need it!

For more tips on how to keep your house safe this fall and winter, turn to page 2 and 3!

Mosaic Wishes You a Happy Turkey Day!

Here's to a tasty meal and a great celebration with friends and family! Speaking of tastiness...Have some Thanksgiving recipes that you just love? Share some of your favorites with us on Facebook! Our team and followers would enjoy trying some new tasty holiday treats. We'll also be sharing some of our office favs!

Don't Drive Drowsy!

November 3-10: Drowsy Driving Prevention Week

Turn to page 2 for tips on how to tell when you're tired, and ways to help prevent drowsy driving.

Get the inside scoop on...

- ➢ Fireproofing Your Home...2
 ➢ Clients Like You....4
- ♥ Seasonal House Tips......3 ♥ Referral Program...4

Tips on How to Fireproof Your Home

Fires take a toll on our nerves to say the least. Conducting fire drills help our brains access information under stress, and in turn increases our ability to successfully escape a fire. And, taking the necessary precautions can keep fires from happening in the first place. Do you, and those in your house, know the escape plan if a fire were to happen? **Expect the unexpected.**

1. How are your smoke alarms doing?

• Test them regularly and have backup batteries.

2. What about your fire extinguisher(s)?

- Make sure they are up to date. They do expire.
- Monitor the pressure gauges.
- Have a designated spot and know how to use it.

3. Do what you can to prevent electrical fires

- Have up-to-date wiring and do routine checkups.
- Use wires and lightbulbs as they are intended.
- Regularly check your circuit breaker.

4. Make sure the fire department can find you

- Clearly state your entire address when you call them.
- Make sure that your house number is very legible.

5. Have an emergency phone number list

- Cells and work numbers of residents and parents.
- Nearby neighbors, other family, and close friends.
- Local police and fire department.

6. Avoid hazards you have easy control over

- Do not smoke in bed.
- Keep items clear of all heaters.
- Practice safe cooking etiquette.
- Avoid clutter.

7. The escape plan

- List possible escape routes.
- Have an outside designated meeting area.
- Consider the young, elderly, and/or disabled.
- Go over the plan and do drills at least twice a year.

Our blog has more details for each step: mosaicia.com/blog/how-to-fireproof-your-home

Don't forget to ask the experts! If you have questions regarding fire safety for your home, ask your local fire department.

Indications that you're tired and should avoid driving...

- Frequent blinking and/or yawning
- Difficulties keeping your head up
- Trouble keeping eyes open and/or focused
- Daydreaming/spacing off

- Memory problems
- Driving errors—i.e. drifting, running lights, missing turns, misreading signs, difficulty maintaining correct speed, etc.



1

Aim for 7-9 hours of sleep each night.

7

Do not drive if you have been up for 22+ hours.

3

Be aware that driving during a time that you are usually asleep can increase your odds of being tired and having issues staying awake.

6

When you take breaks, stretching your legs and doing something else for a bit can help.

5

Take driving breaks, especially for long distances. AAA recommends taking a break every 100 miles or 2 hours.

4

Know your limits and don't push yourself. Find different means to relax each day, especially if you are feeling stressed.

7

Don't underestimate the power of naps. 15-20 minutes can be very refreshing. (AAA also noted to keep in mind that you may have to shake off some drowsiness right after waking up.)

8

Find a different means of transportation. Call a friend or family member or take a cab or bus.

9

Keep in mind that caffeine typically takes about 30 minutes to kick in.

HOW TO...Help avoid costly home repairs & dangerous accidents



Stronger... Together

PLUMBING VACATION PREP

Before leaving your house, take precautions to help avoid appliance breakage and robberies while you are away. Some examples include:

- · Turn off water supply
- Unplug electronics
- · Lock doors and windows
- · Engage home alarm
- · Don't leave a hide-a-key
- · Leave a key with trusted
- family member/friend · Put a hold on mail
- (especially online orders)
- · Review home/auto insurance policies



Broken/dirty appliances can cause a fire, and working alarms help signal issues. Make sure items like below are routinely maintained

- Smoke alarms
- · Carbon monoxide alarms
- · Fire extinguishers
- · Gutters (leaves are flammable)
- Chimney
- · Oil furnace
- · Range hood filter
- Oven
- Dryer vent
- Refrigerator coils
- · Ceiling fans



What can you do to help prevent pests from being attracted to your home and getting into places they shouldn't be? Some great first steps include:

- · Regular cleaning of all rooms
- · Screens on your windows and doors
- · Adequate window and door seals
- · Seal wood (termites)
- · Have a regular garbage service (rats, raccons, etc.)
- Maintain healthy room moisture and temperature (flies, spiders, mice, etc.)
- Routine checks for bee nests (parked cars, garages, attics, porches, etc.)

SUPPLIES

Make sure essential appliances like ones

below are working and being checked

leaks, clogs, bad smells, etc. exist?

· Septic tank

· Showers/tubs

· Hose bibbs

· Hot water

Gas lines

Thermostat

Dishwasher

tank

Storm drains

Toilets

Sinks

regularly. Do red flags like broken parts,

· Washer/dryer

· Window wells

Furnace

Radiator

Garbage

Water

Boiler

disposal

softener

Air filters

· Humidifier



Expect the unexpected. Have items on hand like those below that would help you in situations like being snowed in, losing power, having extreme weather conditions, etc.

- · Snow shovel
- Snow salt
- Batteries
- · Portable battery banks
- · Flashlights

- · Fans and air conditioners
- Candles
- · Lighters and matches
- Food backup

INJURY **HAZARDS**



Take the necessary precautions to prevent common hazards that lead to injury, such as avoiding:

- Clutter
- · Yard holes (i.e. dog holes)
- · Driveway and sidewalk cracks
- Icy driveways and sidewalks
- · Untreated decks
- · Loose stair railings and floorboards
- · Hot items left unattended or within reach of children
- · Oven mitts with holes.

This guide is perfect for your fridge. You can also add it to your phone calendar before the start and end of each season. Print this infographic and get more information here:

www.mosaicia.com/blog/home-maintenance-tips

Information for this item provided by: Progressive Insurance (Life Lanes), Safeco Insurance, Esurance, Allstate, Liberty Mutual, Lula Smarter Home Services, Forbes, Northwest Roof Maintenance, Stanford Children's Health, National Safety Council, ASecureLife, HomeWarrantyReviews.com, DoughRoller, and Cornerstone Confessions.

Clients Like You

Some of Our Recent 2019 Reviews!



Julius was amazing! We were in need of insurance for our business and he got it done. we will be referring Julius and using him from now on. 5 stars! ~Julian F., Riverbank CA





Brittiany helped me when my now former Broker "couldn't get me a better deal". She found a way to save me \$125 a month with the same level of coverage & also resolved multiple issues that came up with my former insurance.



came up with my former insurance & broker. Excellent & efficient customer service. I highly recommend. ~Melody S., Marysville WA



Tara helped me find the perfect policy to meet my specific needs! She was very helpful and nice. I would highly recommend her services! ~Ariana T.



Mobile App: Send Referrals & More!

You can access our mobile app by scanning this QR code or visiting the below website!

After you create an account, you'll be able to:

- Send referrals by hitting "Share/Refer"
- Request free quotes
- Ask questions
- Access insurance calculators







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Our Referral Program

Want to share how WONDERFUL your agent is?

- Do a 5-star review on Google, Yelp, or Facebook!
- As a thank you for referring your agent, we'll send you a
 prize, like a scratch ticket or gift card! And, if a person
 you refer receives a quote, we'll donate \$25 to our current
 community cause in your name!
- If you receive a prize, and would like a chance to be featured in newsletters and social media, send us a selfie!
 Email: Meagan@mosaicia.com.



Did you know that PEMCO gives discounts to UW grads with a BA/advanced degree? Refer a fellow Dawg to our office pack!







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