

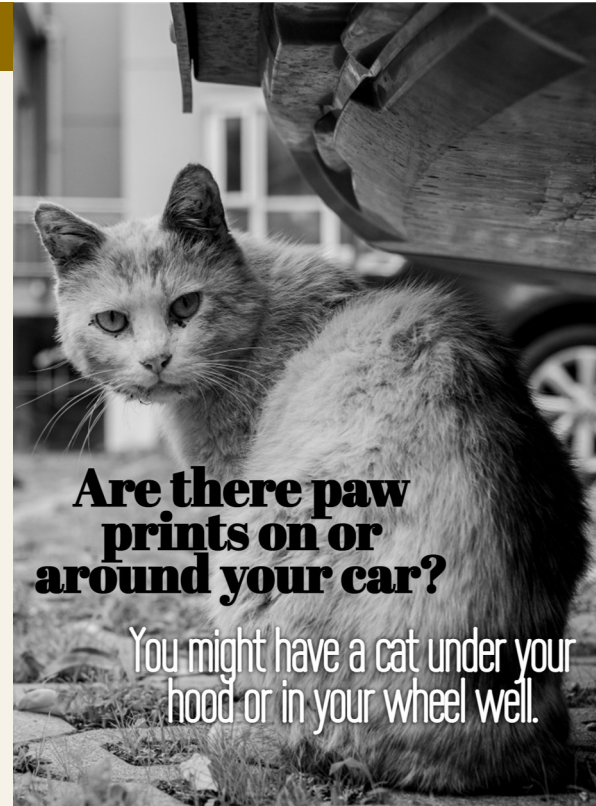


Insurance Scoop

Animal Tips These Next Few Months

Darker and colder weather means new safety protocols to watch out for regarding your pets and wild animals.

- **Darkness and critters don't mix well.** Animals like to roam in the dark. With less daytime hours, be extra alert for animals crossing the road in early morning and at dusk. Also, keep a very watchful eye on your pets.
- **Animals hide in your car for warmth.** A mouse crawling out from under your hood and onto your windshield can spook you and cause a car accident. Cats also like to take shelter on engine blocks and in wheel wells. Avoid letting your car sit unused for long lengths of time to fend off critters. Also, before starting your car, check underneath it and lift/knock on your hood. Honking the horn can also help wake them up, and not immediately starting your car can give them time to move.
- **Your car is not the only sanctuary.** Mice, rats, racoons, possums, strays, and the like also invade spaces like garages, sheds, attics, porches, and basements. In addition to seeking a home, they go through great lengths to look for food more this time of year since it is harder to find and they need nutrition to keep warm. Try keeping food in just your kitchen. If you buy in bulk and use places like your garage for extra storage, plastic tote boxes with sealed lids can really come in handy.
- **Do a maintenance check.** Does your fence need repaired? How are those garage windows looking? What about your crawl space door on the outside of your house—is it secure?
- **When feeding your pets...** Try to feed them inside only. Leaving their food outside will most likely attract scavengers. Also, having strict feeding schedules helps remind them that you have enough food for them and that they do not need to wander off in search for it elsewhere.
- **Being tidy works wonders.** Have regular garbage pickup, frequent all areas of your property regularly, clean weekly, and use plastic tote boxes for storage instead of cardboard to help keep rodents away. *Note: Be cautious with rodent poisons and traps, especially if you have pets.*



Are there paw prints on or around your car?

You might have a cat under your hood or in your wheel well.

What Do You Need to Know About Drowsy Driving?

Drowsy Driving Prevention Week is Nov 7-13, and to bring awareness to this cause, Mosaic wants to share some ways to tell if you are drowsy and some tips to avoid tired driving.

Avoid driving if you have tired indications like...

- Frequent blinking/yawning
- Daydreaming/spacing off
- Difficulties keeping head up
- Memory problems
- Trouble keeping eyes open/focused
- Driving errors

Be alert at the wheel by instilling good habits like...

- 7-8 hours of sleep a night
- Be aware that driving during times you normally sleep can make it difficult to be alert
- Take driving breaks every 100 miles or 2 hours
- Stretch your legs when you take driving breaks
- Keeping in mind that caffeine typically takes 30 minutes to kick in



Thank You, Vets

11-11-21



"May we think of freedom, not as the right to do as we please, but as the opportunity to do what is right."

~Peter Marshall

Get the inside scoop on...

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Seasonal Donations & Spreading Awareness



Dawson Place
child advocacy center (425)-789-3000



Bags for the Community

A few weeks ago, Dawson Place handed out resource bags at the Lake Church Food Bank. About 450 bags have been passed out in Snohomish County to people in need this summer. These bags contain items like shampoo, toothbrushes, deodorant, and other hygiene essentials. **Love hearing stories like this one?** Stay in the loop with Dawson Place by following them on Facebook at facebook.com/DawsonPlaceCAC. You can also visit their website for more resources: dawsonplace.org.

Referrals & the Community

For our part in helping the community, Mosaic will donate \$10 to Dawson Place for every referral received until December 31. Our donation will go towards different programs like this one. **If you would like to send a referral**, give your loved one our information and have them tell us that you referred them when they call for their free insurance quote. **Last quarter, we were able to donate \$520 to ChildStrive! Thank you for referring your favorite agent.** If you know someone else who would like a re-shop for personal and/or business insurance at competitive prices, we are ready to help! We are excited to see what this upcoming donation will be!

Pictured are two Dawson Place Community Outreach team members—Fran Gatica (left) and Nicole Wilson (right). Thank you for all of your hard work, ladies!

Look for Insurance Discounts, Not Cheap Car Insurance

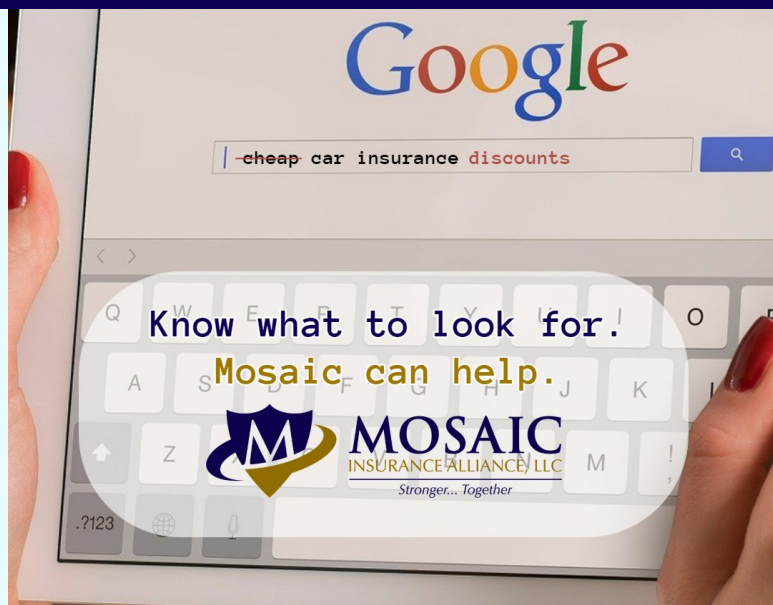
Know the risks of cheap insurance...There are safer ways to save money!

Cheap car insurance can come with risky consequences like:

- High restrictions
- Low claim limits
- High deductibles
- Extra fees
- Poor customer service
- Stressful claim experience

Ways that Mosaic has helped our clients save money:

- Good driving reward programs
- Good student discounts
- Low miles
- Anti-theft discounts
- Home safety discounts
- Bundling home & auto
- Umbrella policies
- Letting our clients know that carriers reward loyal customers
- Adjusting claim limits
- Classic car insurance for a classic vehicle
- Placing with the right carrier



Happy Small Business Saturday on Nov 27!



Nav's Catering Kitchen
You've got a craving, we've got a recipe!

Full-service catering, cooking classes, in-home dining, pickup orders, holiday meals—what's not to love?

Navi's Catering Kitchen is located at 5903 196th St SW STE #102, Lynnwood, WA 98036. Learn more at naviscateringkitchen.com, or by contacting them at 425-712-0312 or info@naviscateringkitchen.com.

Read our client feature for more! View a picture cookbook, learn about Navi's kitchen, read about how he donated 8,565 meals for COVID relief, view Thanksgiving and Christmas to-go menus, and get advice right from the chef himself at mosaicia.com/blog/chef-navi.

We have been helping Navi with his business insurance since 2016. "Jill is amazing. We click very good. She always knows what customer service means. When I reach out to her, she always jumps and helps me out. We appreciate someone who is going the extra mile." ~Chef Navi



Do you know someone who owns a business? We are ready to show them what Mosaic Insurance can do for their commercial coverage needs. Whenever they are ready, have them call or email us! 425-320-4280; commercial@mosaicia.com.

Homeowner's Insurance—Protecting Your Investment

By: **Marcy Gallegos**, *Mosaic Licensed Insurance Specialist*

What a difference a year can make! Insurance is not always an exciting topic of conversation, but one that needs to be visited, at least annually, with your insurance professional.

As we all know, a year can make a huge difference in our circumstances and needs. Particularly, in the past year and a half, many people have completely changed the way they work! Many are working or obtaining an education from their home rather than commuting to a job location or school outside the home. **Have you considered how working from home affects your insurance needs?** Are you driving less? Are you remodeling to make your home more comfortable to accommodate spending more time there? Have you checked if your home policy covers course of construction? What happens if your home incurs damage during construction and your carrier denies the claim because you were not covered for this remodel?

Another item that is often overlooked, unless working with a professional insurance broker, is water loss. Many policies do not cover for overflow or equipment failure. What if your washing machine broke when you were not home and flooded your house and caused damage that you were not aware of until many hours later? Do you have coverage?

Additionally, another very big concern, being a recent home buyer myself, is the replacement value on your home. Many times, when purchasing a home as a first-time home buyer, we are not educated on proper coverages, but rather cost focused, to allow the home to close on time. I have seen many clients who come to us underinsured for the replacement cost of their home. This can easily happen when you are not working with a professional insurance agent who pays attention to the details at renewal, or who tells you to contact them before/after a major change. For instance, if you purchased your house in 2018, and have not updated the policy, you are not considering the cost of materials to current day prices. The cost of building materials has greatly increased since 2018, so, if you were to have a loss now, you might be underinsured for the amount needed to replace what you lost. At Mosaic, we do things like recalculate the replacement value of items for the home. We also take in consideration items that were detached from the home. If you do not do this—or have an insurance agent who knows to ask you this information and do it for you—you can easily find out that you were thousands, or hundreds of thousands, underinsured for the home that you purchased just a few years ago. Yikes! That is terrifying to me, especially knowing that many people are in that boat.

Many people have moved from completely different environments and have little idea what the perils that they could face in their new home are. Is your new location prone to floods, fires, or windstorms? You could lose a tree or tiles from your roof in a windstorm, or lightning could strike and cause an electrical fire. **These are all items that can be covered under homeowner's insurance, however many times they are added as an addition to the policy.** If you don't ask, or have a conversation with your broker, do you know if these perils are covered on your home? No.

Do you think we need to talk about your insurance this fall and winter season? We are ready to help!

Ask us about insurance for...



Off premises theft
Property damage
Collectable cars
Personal injury
Water back-up
Earthquakes
Loss of use
Liability
Jewelry
Floods
Fire

MORE!

Giving Thanks & Taking Snapshots This Nov 25



Mosaic wishes you a wonderful Thanksgiving! One of the things that we love about this holiday is the chance to talk about what we are thankful for and making memories with loved ones.

Can you play the gratitude game below and then take at least 1 picture on Thanksgiving that reflects each of your answers?

1. A **person** I am grateful for: _____
2. A **thing** that I am grateful for: _____
3. A **tradition** that I am grateful for: _____
4. A **food** that I am grateful for: _____
5. **Something else** that I am grateful for: _____

Recent Reviews!



"I've had nothing short of a great experience every time I work with **Tara**. I hope I continue to get to work with her!



~Darby K. from McCleary, WA



“Great insurance company. **Jennifer** is great and knowledgeable and explains everything in detail so you know what you're getting even if you don't know a lot about insurance. I've seen agents/sales reps push bad coverage, not caring about client needs just to make a sale. This is the best experience I've had with insurance in the state. You guys are the industry standard in my eyes. Everyone else has a lot of catching up to do.”



~CJ Y. from Granite Falls, WA



“Irma responded quickly and answered my questions! She got me the paperwork I needed quickly. I really appreciate the help! Thank you!”



~Jessi A. from Bellevue, WA

Options at Your Fingertips!

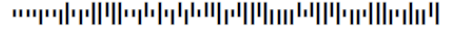


While in-person visits are on hold, connect with your favorite Mosaic agent virtually! Phone calls, video chats, emails—whatever works best for you, we'll make it happen!



2122 164th St SW Ste 301
Lynnwood, WA 98087

Jane Doe
18907 160th Ave NE
Woodinville WA 98072-4423



Prsrt. Std.
U.S. Postage
PAID
Permit # 1159
Seattle, WA

Is Your Personal & Commercial Property Ready for Claim Season?



What Does Claim Season Mean for Your Insurance?

Being an insurance broker means that we can provide you with different insurance carrier options and important safety tips that our team of professionals have gathered over the 30+ years in the industry. You can't imagine the stories that we've heard! **Our professional advice to you during fall and winter:** take precautions to avoid injuries, keep in mind that colder months are darker and wetter, and review your insurance policies so that you are ready if the inevitable happens!

Top Cold Weather Claims We See:

- Floods from pipes freezing & bursting
- Floods from natural disasters
- Slip & fall lawsuits
- Cars sliding into buildings
- Fire (i.e., cooking, fireplace, electrical, etc.)
- Roof collapse from snow
- Hail ruining roofs, windows, etc.

Some Insurance to Review:

- Property
- General liability
- Workers Comp
- Homeowners /Renters
- Car
- Snowmobile
- Flood
- Fire
- Umbrella
- Loss of Use

Prevention Examples:

- Clean gutters
- Sand/salt outside
- Avoid clutter
- Shovel snow
- Weatherproof doors, windows, vents, etc.
- Regular inspections
- Lag pipes
- Review driving tips



(425)-320-4280



(425)-212-4316



Info@MosaicIA.com



**2122 164th St SW Ste 301
Lynnwood, WA 98087**



<https://www.MosaicIA.com/>