



MOSAIC

INSURANCE ALLIANCE, LLC

Stronger... Together

Happy Umbrella Day, Feb. 10!

In spirit of **National Umbrella Day** this month, and **National Umbrella Month in March**, we gathered some quick umbrella insurance 411 facts for you. *Stay tuned for more umbrella tips in our March newsletter!*

- Umbrella insurance both broadens and deepens coverage.
- It's about liability, which is the cost you might have to pay to someone for a loss where you are held responsible.
- You can get umbrella insurance for both your personal and business accounts.
- Losses can be *huge*. We highly recommend umbrella coverage since it would cover you in case a loss amount exceeds your underlying liability limits on a covered loss.

For questions or a quote, give your favorite Mosaic agent a call.



What's the Drill?

February is **Earthquake Awareness Month**. When was the last time you did an earthquake drill and/or reviewed earthquake safety tips at home or in the office?

In the table to the right are some top earthquake safety tips from the US Department of Homeland Security.

BEFORE

- Do a risk assessment. (What dangers can happen in an earthquake based on your location, the objects around you, common damages for your building type, etc.)
- Remove/relocate/secure items that can fall and hurt someone, block an exit, start a fire, and/or be costly if broken or damaged.
- Create an emergency kit.
- Make sure everyone knows what to do.

DURING

- Drop to the ground, take cover, and hold on until the shaking stops.
- Take cover under a table if possible. If not possible, go to an inside corner of a building and cover your face and head with your arms.
- Do NOT run out of a building during the shaking. You could be hit by objects falling off of the building.

AFTER

- Safely evacuate and be alert for any aftershocks.
- Do a full inspection when it is safe to do so.

It All Starts & Ends with Community

We love what we do here at Mosaic! Being an insurance broker means that we get to work with the community and provide all kinds of important life coverage. Having a referral program that helps a local charity each quarter means that we get to help the community beyond insurance needs.

Sherwood in Lake Stevens is our first nonprofit for 2022. It is Sherwood's mission to create an inclusive society where those with disabilities can live independent lives and be parts of their communities. They raise awareness and funds for the critical supports they provide by holding events within the communities they serve. *(Pictured is one of their upcoming events!)*

For every referral you send Mosaic between now and March 31, we'll donate \$10 to Sherwood. If you know a business owner or friend who is interested in exploring insurance policies, carriers, possible discounts, etc., have them contact us for a quote and let us know that you sent them!

Sips for Sherwood

MONDAY, FEBRUARY 21ST
3:00 - 9:00 PM

A portion of all take-out and dine-in food and drink purchases will support

SHERWOOD
Believing in Abilities
Providing innovative, inclusive services to children and adults with disabilities in our communities.

901 Frontier Cir E, Lake Stevens, WA 98258
www.rusticcorkwinebar.com

If you are in the area on February 21, come visit the Sherwood Team at The Rustic Cork Wine Bar!

Thank you to all who referred their favorite Mosaic insurance agent during the last quarter of 2021! We were able to donate **\$510 to Dawson Place** thanks to your recommendations!

National Fun at Work Day Was Jan 28 (The Mosaic Team Has Fun Every Day!)

"Enjoying a warm cup of Colombian coffee, while on the phone talking to one of my great clients, **YOU**. :)"

~Claudia



"I absolutely love networking for business! I love meeting new people, as well as expanding my network of professionals for referrals."

~Marcy



"I like to bundle up in a hat and blanket that I crocheted, and sing along to rock music as I drink my coffee and create marketing magic!"

~Meagan

"These are some things that keep me smiling and going all day that I have on my desk."

~Vicki



Recent Reviews! ★★★★★

"**Shari** is always friendly, quick and responsive, and there to help. Really appreciate her work!"

~Patrick G. from Seattle, WA

"**Energy** was very helpful in meeting my insurance needs and took the time to follow through."

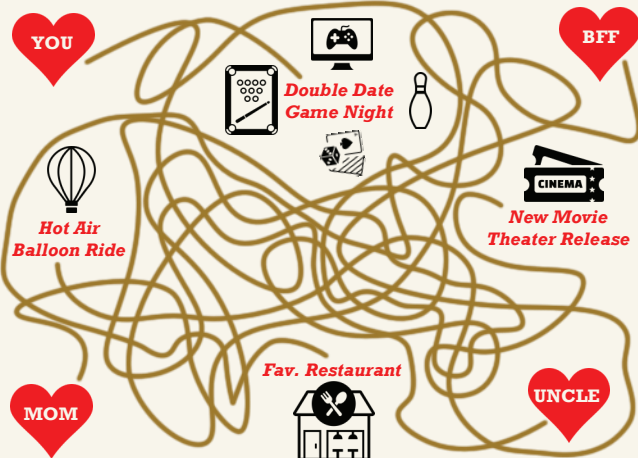
~Philip P. from Everett, WA



Share your 5-star review on Google, Yelp, and Facebook!

Happy Valentine's Day!

You and a few of your loved ones are getting surprise date nights this Valentine's Day. Untangle the cords to see who is going on which mystery date with their valentine!



You: _____

Your Mom: _____

Your BFF: _____

Your Uncle: _____

Warmer Weather Means Snow & Ice Melting

Plus, spring is coming, and you know what that means—more rain!

Get your home & business ready for possible flooding!

- In an emergency, sandbag barriers can help deter water.
- Inspect your home in the early spring (service sump pump, check wall/window seals, clean gutters, etc.).
- We have more flood prevention tips on Pinterest (@mosaicinsurance).
- Ask us about flood insurance.



REALLY PRETTY, BUT PRETTY UNREALISTIC

During the winter, it is pretty unlikely that you will encounter such clear roads. We have safety driving tips! Some of us still have snow, and others might get some in February, so be prepared: mosaicia.com/blog/snow-safety-tip-starter-pack/.



Do You Have a Teenage Driver Now?

Do you miss the good ol' days?

We can't turn back the clock, but we can help you with insurance!



2122 164th St SW Ste 301
Lynnwood, WA 98087

We Are Here Whenever Your Need Us!

Throwing you an insurance lifeline is what we are here for! If you ever have any questions, we are just a phone call, email, or IM away.

Also, ask us about scheduling a video meeting if you want to talk with your favorite agent face-to-face!



How You Can Prevent Ice Dams

- When it snows, help prevent their formation by keeping the first 3-6 feet of the roof clear of snow.
- Icicles being present can indicate ice dam conditions. Have your roof inspected and see if you need ice removal.
- During the late summer, have your roof inspected for needed repairs.
- Are there any items like trees causing shaded areas on your roof? You might want to have them removed.
- Install things like heat cables, ice slides, or water shields under your roofs shingles.

