



# Insurance Scoop

## It's Time to Get Cleaning!

The first day of spring is March 20, and National Cleaning Week is March 28-April 3. **Is your home/business ready to get out of winter hibernation?** Deep cleaning is not just a fresh start that can make you feel good—it can help you avoid claims as well! **If the below items are not on your cleaning list, they should be!** (Follow our blog and social media accounts for future cleaning tips.)

- **Give your roof some TLC.** Moss LOVES roofs and it is bad for them. It can cause rot and decomposition. Moss also can push under shingles and dislodge them. Eventually you can get holes in your roof, which can lead to not only water damage inside your home, but harmful mold and destructive pesty rodents.
- **Heaters, filters, and traps need some attention too.** Dust inside heaters can cause fires, so can clogged chimneys and dryer vents. Similarly, when you have a clogged AC filter, it can spring a leak and cause water damage. Clogged plumbing vents, dishwasher vents, garbage disposals, etc. can also lead to flooding and other water damage.
- **Clear all walkways.** (Outside—debris, vines, etc.; inside—clutter, cable wires, toys, slippery rugs, pathway/entryway obstructions, etc.)
- **Fill in dirt holes.** (This is especially important to keep on top of if you have a dog!)
- **Inspect trees**—are any dying, uprooting, and/or falling? Do any branches need to be cut/trimmed?
- Are your **inside/outside stairs and porches sturdy, clear, and non-slippery?**
- Make sure there is **no loose carpet** anywhere in your home.

**SCRUB THINGS  
DOWN, &  
CHUCK  
WHAT  
DOESN'T  
NEED  
TO  
STICK  
AROUND!!!**



## Did You Get Expensive Jewelry for Valentine's Day?

Whenever you get a new piece of expensive jewelry, it is a good practice to get it appraised ASAP, and then get it insured in case anything happens to it.

Jewelry can also change value over time, and thus it is advised to get everything re-appraised *at least* every 2-3 years and adjust your insurance accordingly.

**We LOVE questions, and your favorite Mosaic agent is ready to help!**

Vicki, you literally saved me \$5,000. I will listen to you now no matter what. If you go and tell me to go stand out in the rain, I will do it!

**-ONE HAPPY CUSTOMER**

Back in the 90s, I had finally got one of my clients to get her new ring appraised and added to her insurance...about 2 weeks before one of the prongs got busted and her diamond fell out and was never recovered. So many people think that we tell them to get important insurance to get more premium out of them. **No.** I don't want you to pay insurance for 3, 4, 5 years, and have you call me to find out that that loss is not covered and have you go, 'What the hell am I paying insurance for then?'

**- VICKI, MOSAIC LICENSED PERSONAL INSURANCE SPECIALIST**

## No One Wants a Crack in Their Plumbing!

World Plumbing Day is March 11.

*Poor drainage is a common springtime claim.*



1. Is your home & business ready for a possible claim?
2. We have specialized commercial insurance for a business that is always on the go. Do you know someone who owns a plumbing company? Send them our way for a quote!

## Get the inside scoop on...

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# Catalytic Converter Theft Is on the Rise in Multiple States

Washington, Colorado, Texas, Arizona, Nevada, Florida, Oklahoma, New York, New Jersey, and Connecticut have seen a major spike in catalytic converter (CC) theft. Thefts are happening both in daytime and nighttime, and are taking place on personal and business property, as well as public property.

According to BeenVerified.com, CC theft has increased an average of about 353% countrywide in 2021 compared to 2020, and it looks like the trend is going to continue spiking in 2022 based on recent reports from newspapers like The Seattle Times. The profit that thieves are getting from pawning these metals are nothing compared to the damage costs, says the National Insurance Crime Bureau (NICB). The Seattle Times says profits are about 1/10 of repair costs.

If an owner gets "lucky" and the thief who vandalized their car was car-savvy, and thus did not do additional damage to their car, a simple CC replacement cost for labor and the part can still significantly exceed the pawning cost by hundreds to thousands of dollars. Keep in mind that many newer cars will not start and therefore cannot be driven at all without a CC, and some older vehicles can become unsafe to drive without them even if they do start. The NICB states that many replacement costs are coming in at thousands of dollars. **What can you do to protect yourself?**

- **Make sure that you have a car insurance policy that will help you if your CC is stolen.** Typically damages like this are covered by **comprehensive auto insurance**. Consider also including **rental car reimbursement** as well as **towing** on your auto policy. This might be a good time to also look into **full coverage** and **increasing your claim limit**. Think about *what* type of car you have and *how many* cars you have, and then talk to your Mosaic agent about what would be a stable option. (Keep in mind that thieves have been known to steal CCs off *every* car in a driveway.) Also, **AAA** can be helpful.
- **Be mindful where and when you park your car.** Try to park your car in well-populated and well-lit areas. Try to avoid public and unfamiliar parking areas for long periods of time, especially at night. Also steer clear of high crime areas whenever you can. Park your car in locked garages whenever you can. When parking, consider that places with security guards and/or security cameras tend to be safer.
- **Have a working car alarm.** Thieves have to get under your car, so a well-working alarm is likely to initiate—and hopefully scare them off—before they can steal what they came for.
- **Install proof-of-crime security measures.** Motion activated cameras can lead to a future arrest. Also, there have been engraving events where owners can give their CCs serial numbers so that when thieves go to recycle them, they have a higher chance of not making a sale with a reputable metal recycler and/or getting caught (like with a stolen credit card). You can also install anti-theft devices on the CC itself, which are extra installments that make it more difficult to remove (and take a lot longer). Some people have also painted their CCs so that it will help a thief get caught when they go to cash in, or to deter the thief from carrying out the act in the first place when they see that it is boldly painted.
- **Be educated.** Different cars tend to be targeted, and the replacement/repair costs vary significantly between make/year/model. Look into what cities and counties are being targeted—are *any in or near the places that you live, drive, and/or park?*



## Are You Feeling Lucky?

**Happy St. Patrick's Day on March 17!** Can you figure out the number behind the four-leaf clover **and** solve the entire sudoku puzzle in less than 20 minutes?

**How to play:** Each 3x3-block of nine squares (outlined in dark green) must contain all numbers 1-9 (**no repeats**). Each horizontal and vertical line in the entire puzzle must contain all numbers 1-9 (**no repeats**). Determine where missing numbers should go by process of elimination. For example, the gray block below has to be a 1 because the left column and middle and bottom rows in the block already have 1's.

**May the odds be in your favor!**

		8						
4	9		1	5	7			2
		3			4	1	9	
1	8	5		6			2	
				2			6	
9	6		4		5	3		
	3			7	2			4
	4	9		3			5	7
8	2	7			9		1	3

## Are You Interested in Community Disability Services & News Updates?

### Are you located in the Lake Stevens area?

**Our referral program nonprofit for the quarter is ready to add you to their mailing list!**

Each email that **Sherwood Community Services** sends out has information about local events, volunteer opportunities, vocational services, blog tips, and more. To sign up, go to their website, scroll down to the bottom of the homepage, and fill out the subscription box: [www.sherwoodcs.org](http://www.sherwoodcs.org).

**Have your friends ever had an independent insurance agent?** Are they interested in seeing what it's like? Have them call us at 425-320-4280 and let us know that you referred them.

**For every referral we get between now and the end of March, we will donate \$10 to Sherwood!**



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We donate \$10 to Sherwood for each insurance referral!

**MOSAIC**  
INSURANCE ALLIANCE, LLC

**SHERWOOD**  
Believing in Abilities

**Are you interested in community disability services & tips? Our charity of the quarter has an e-newsletter that you might want to check out! Visit: [www.sherwoodcs.org](http://www.sherwoodcs.org)**

# Happy National Umbrella Month! — Why Are Umbrellas Important?



## What Can Umbrella Insurance Protect You Against?

### What is umbrella insurance?

Umbrella insurance has an unusual name, but it's a simple concept—it's an extra liability policy for added peace of mind that can help you if a storm happens. Umbrella insurance is specifically about liability, which is the cost you might have to pay to somebody else for an unfortunate event where you are held responsible. It doesn't usually include losses you bear yourself, such as if your property is damaged or your possessions are stolen.

Usually, umbrella insurance will only pay out when your main policy has already paid out in full, and typically it will only pay out the remainder of your costs. For example, if your auto policy covers liability up to \$500,000 but you cause an accident that leaves the other driver with medical bills of \$600,000, your main policy will pay out in full, and the umbrella insurance policy will kick in for the remaining \$100,000.

### Some common claims that we see where clients are very grateful to have umbrella insurance:

- **Dog bites.** As mentioned above, medical bills can wipe you out if you have to pay out-of-pocket. Your dog could bite, jump on, or scratch a postal service worker, delivery driver, guest, neighbor, etc.
- **Slander, libel, and false imprisonment.** If you, or someone you are responsible for (like your teenager), are accused of slander, libel, or false imprisonment, you could be sued. Umbrella insurance can help with legal defensive costs, and we know how expensive those can be! Defamation of character is not to be taken lightly, but social media can get the best of us quickly and make things a sticky mess, for sure.
- **Someone getting hurt or assaulted at your home and/or a party that you are hosting.** Whenever your property—or actions—are involved that gives a time and place for an accident to happen, you could be sued and found liable. In addition to medical bills, you might have to pay for grievance costs, lost wages, repair/replacement costs for damaged/stolen items, and/or more.

### Real Umbrella Tips:

- **Keep an eye on patio and pool umbrellas.** If it gets windy, close them, and consider putting them away entirely.
- **Umbrellas and wind are don't mix well.** It might be good to avoid using an umbrella when walking in the wind. Wind can not only destroy your umbrella, but it can rip it from your hands, which could easily injure someone, damage property, and/or cause a car accident.
- **If you bring an umbrella to the beach, make sure that you properly install it.** Beaches can be windy, and if your umbrella is not securely in the ground, it can come dislodged and hurt someone, break something, or get lost/damaged.
- **Warm water, white vinegar, and mild dish soap can work wonders on cleaning an outside umbrella.**
- **Outside umbrellas and walking umbrellas need greased from time to time.** Greasing your umbrella mechanisms can help increase the life of your umbrella, as well as help you open and close it easier. You don't want rust, or a finger cut if it jams while you are trying to open it.

## Is Your Personal/Commercial Farm Ready for Spring Crop?

### Tips for Your Personal Garden:

- Deep clean all garden beds—weeds, debris, etc.
- Determine what you want to plant this year and map it out accordingly. (Do some research on what plants invade others, good growing conditions, etc.)
- Look up best watering practices for each plant and create a watering schedule.

### Tips for Your Commercial Garden:

- Document if any plants were damaged by the cold.
- See if any fences, trellises, walls, etc. need to be fixed. Also, determine if any new ones need to be installed.
- Take inventory on tools and the shape that they are in.
- Do maintenance on machinery and equipment (i.e., tractors, heating lamps, greenhouses, sprinklers, fertilizer spreaders, windmills, etc.).

(Please keep in mind that carriers are subject to change. Carriers may change guidelines at any time. Check with your agent for specifics.)

## Recent Reviews!



"Irma is always friendly, prompt, and very helpful."

~Dean S. from Tacoma, WA



"Jennifer Crane has been amazing! What is usually a nightmare process for me due to my complex life was a breeze thanks to Jennifer, she added days back to my week!"

~Mo H. from Federal Way, WA



"Patty Schoelhamer is amazing. She proactively reviewed our existing home and auto policies and found us a better deal as changes at the state level caused an overall revision to pricing structures. For many folks, that caused an increase in insurance costs. Patty found us a better policy for less money. And she walked us through the changes in detail. We are Mosaic fans for life."

~Cynthia R. from Seattle, WA



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

## Did you know that you can video chat with us?



Are phone calls or emails not really your thing? If face-to-face is more your style, you can ask your Mosaic agent about scheduling a video chat appointment!

Please keep in mind that our in-person office is still closed for customer visits.



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## What Are Some Springtime Hazards to Look Out For?



- **Flooding** is a problem in spring due to the melting of ice and an increase in rain. (Remember the saying: "April showers bring May flowers!")
- **Cracked driveways** happen as temperature goes from cold to warm.
- **Potholes** are more common in the springtime. They can damage tires and/or cause an accident.
- **Roof ice damage.** Spring can be back-and-forth on cold and warm weather. Springtime also comes right after really cold weather conditions in the wintertime. The melting and re-freezing of rain/snow can create ice dams and do damage to rooftops.
- **Damage from hailstorms** can be costly (roof shingles, windows, etc.).
- **Springtime can be windy!** Fallen trees are not uncommon, and they can do excessive damage to your home, business, and/or cars. Remove dead/damaged/decaying trees ASAP, and inspect branches on a regular basis to see if any need trimmed. Keep an eye on old trees.
- **Snow salt can cause rusting on vehicles.** Give your cars—and other metal objects that might have encountered the road salt (like tractors, lawnmowers, and trailers)—a nice scrub down.
- **Wind and rain damages can happen to outside items**—plants, signs, decorations, etc.



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