Insurance Scoop



Stronger... Together



Don't Get Those Summertime Blues!

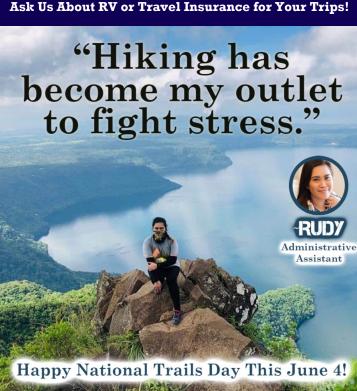
Knowing that you are protected makes us feel good. You can feel good too by getting insurance for your boat, classic car, motorcycle, RV, etc. Call us about coverage, and then go outside and enjoy the sunshine. Have fun knowing that you have the insurance that you need to protect you in case an accident happens. (And, if something does happen, adequate coverage can help you avoid completely putting a damper on your good mood after having a claim.)

Also, ask your agent about your property insurance—do you have a pool, trampoline, treehouse, or the like? If so, is your coverage ready for it? (Or does it allow it?) Talk to you soon!



Check with your agent for specifics.)







A lot of people are in construction. Something to think about is keeping your tools locked in the back of your truck with some kind of lockbox or locked canopy. If that is not possible and you do not want to leave them out in the open in the back, make sure that if they are in the cab that they are secured. The passenger floorboard tends to be a safe place for them.

Get the inside scoop on...

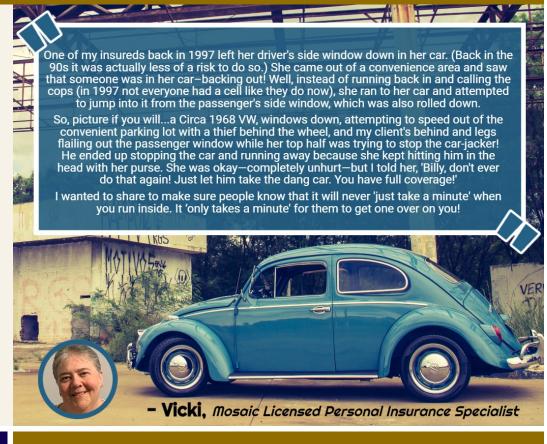
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"It 'Only Takes a Minute' for Them To Get One Over on You!"

If criminals want something bad enough, they will do whatever it takes to get it. But there are some things that you can do this summer to help avoid attracting them to your car:

- Roll up windows whenever you are away.
- Always lock all your doors.
- Conceal items in your trunk or tuck them away in your back seat. (You do not want shopping bags displayed boldly in the window, screaming for attention to passerby.)
- Engage your car alarm if you have one. (If you do not have one, you can look into getting one installed—even in an older car!)
- Steering wheel locks are easy to engage.
- Parking by windows can increase your odds of having a witness.
- Parking in well-lit areas, or near security cameras, can make your car unattractive.
- DO NOT leave your car running without you behind the wheel.
- Also, be very cautious about leaving your dog in your car. Cars can get hot and hurt your pup. Passerby can also be bitten if the window is open enough. Also, passerby have been known to break windows, thinking that they are saving your animal.



New WA Recovery Programs

As a Snohomish County resident, were you and/or your business hit hard by the COVID-19 pandemic?

BUSINESSES:

"Small businesses are the backbone of our community and economy," said Washington's Snohomish County Executive, Dave Somers.

Is your small business in Snohomish County? If so, you might want to take a look at The Small Business Innovation Assistance (SBIA) Program.

- \$5.2 million in investments.
- SBIA provides small businesses and entrepreneurs with technical assistance and grants. It also expands the county's tourism marketing initiative.
- More info at: snohomishcountywa.gov/recovery.

RESIDENTS:

- The Emergency Rental Assistance Program helps with rent, utilities, and food. More at: <u>bit.ly/3G5tfes</u>.
- Go to <u>snohomishcountywa.gov</u> for utility assistance.
- For food assistance, go to snohomishcountyfoodbankcoalition.org.
- <u>Childcareawarewa.org</u> can help with childcare needs.

Look At All Those Donuts!

Our team took a donut poll in the spirit of Donut Day on June 3. Here are ones that they love, as well as ones that they refuse to touch! (Yes, there are people our there who don't think that all donuts are delicious!) Can you find them all? Set a timer for 5 minutes. If you beat the timer, perhaps it will be time for a reward donut!

N N A M O N M Z D Q N D X C D

• Peanut Butter

ChocolateBoston Cream

Jelly

• Plain

Glazed

• Cinnamon

Powdered

MapleBear Claw

EclairZeppole

• Coconut

Apple Fritter

L	F	Α	K	X	С	В	K	1	В	0	Ε	٧	S	R	U	F	Υ	Ε	D
G	Q	٧	С	S	F	N	С	Н	0	T	L	С	Α	Т	Α	Z	X	X	Н
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"I've Had a Few Clients Who Really Needed Their Liability Insurance."



One in particular was an insured who was a landscaper. They were mowing their customer's lawn, and their mower hit a rock. They didn't clear the debris as thorough as they could have before they started mowing. The rock flew up and hit one of the customer's house windows. The landscaper's general liability and property damage coverage paid for that repair. It was a big, huge pane glass window worth a couple thousand dollars. They were really glad to have that insurance.

But, they kept having incidents happen. For example, they had another rock blow up through the mower and hit a vehicle. It is important to know that if your carrier starts seeing a trend in claims, they might drop you or significantly increase your premium to the point that you are paying big bucks. Asking your agent about loss control measures for your type of business can help you provide preventative steps to your employees and avoid claims.

We Couldn't Say It Better Ourselves, Ben!

Work Opportunities is a wonderful local nonprofit that provides vocational services for people with disabilities. The Mosaic Family is so happy to have the chance to get to know the Work Op Family through our referral program.

What exactly is a vocational program? Work Op has been finetuning their vocational services for since the 1960s. It all comes down to working with a team that teaches how to hone career goals, tune into strengths, and tap into interests before preparing for the interview process. You can learn more about their services at: www.workopportunities.org.

Do you know someone who wants to explore carriers, has insurance questions, is looking for a better rate, or all of the above? Send them over to us for an insurance quote, and we'll first help them explore personal and/or business carrier options and coverage choices, and then donate \$10 to Work Op!





"Awesome company. Great mission. Fantastic people."

~Ben E.





We're ready to quote people in your life!



For every person you refer to Mosaic until June 30, we'll donate \$10 to Work Op.

You Know "Drop, Cover, & Hold," but What Else Is There?



We gathered some earthquake tips and facts from some of our different insurance carriers!

- "Know how to shut off gas, water, and electricity to your home in case pipes or wires get damaged. (Only shut off the gas if you smell or hear leaking gas, since the gas company will have to turn it back on.)" ~PEMCO
- "Houses with masonry veneer and brick chimneys are very vulnerable and likely to be damaged during an earthquake." ~Arrowhead
- "Earthquake insurance only covers direct damage from the earthquake — not additional perils often associated with earthquakes such as floods, sinkholes, and fires."
 Progressive
- "According to the Occupational Safety and Health Administration, the most common after-effect of an earthquake is fire." ~Allstate
- "Fit all gas appliances with flexible connections and/or a breakaway gas shutoff device, or install a main gas shutoff device." ~Liberty Mutual
- "Invest in a battery-operated or hand-crank radio to monitor emergency announcements." ~Nationwide

Recent Reviews!



"Shari was extremely friendly and helpful in answering all my questions. I feel confident that I am in good hands.

Thank you so much for helping me reduce my

insurance costs!" ~Ielyn R. from Seattle, WA



"Megan was extremely helpful in finding the right policy for us and getting us the best deal with great coverage. She answered all my questions and gave great feedback. Truly would

~Sarah C. from Puyallup, WA

have been lost without her!"



"Mosaic Insurance has been a huge help for me and was supportive all the way until I got coverage for my car.



Claudia H. helped me personally and has been super polite and been supportive in all our conversations. Gracias, Claudia!" ~Anthony V.



"We were recommended to Jonathan Decker. He was wonderful to speak to.

Very professional, friendly, and extremely helpful. He knew exactly what we needed and advised us accordingly. Highly recommended this company!" " ~ Mishelle G.

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

Old School Service with Updated Choices!



Yes, we do love working with you one-on-one like the good ol' days. Robot menus are not our style. We do, though, keep updated on different ways you can chat with us so that you get choices that fit your schedule and tastes.

Whenever you need us, you can call, email, text, or setup a video chat meeting! (Our in-person office is still closed for customer visits.)



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Playtime Will Be Here Sooner Than You Think













Nicer weather is getting easier to come by. Once that sunshine is out full swing, you are going to be mighty tempted to hop on your motorcycle, boat, jet skis, quads, dirt bikes, and other summer toys. The pool, trampoline, classic car, and RV are also going to be whispering to you. Road trips will be on the top of your mind like cocoa on a chilly day in December. Get your insurance now so that you can play sooner. Your favorite Mosaic agent is waiting for your call!

Just a few summer items that Mosaic can help you get insurance for:

- RVs (ask us about travel insurance too!)
- ATVs/off-road vehicles (quads, dirt bikes, etc.)
- Boats
- Yachts
- Golf carts
- Motorcycles
- Trailers
- Jet skis
- Classic cars

- Homes that have trampolines/pools
- Events
- Weddings
- Homes that you are renting out for Airbnb (ask us about short term rental insurance coverage)
- Farm equipment
- Companies with busy summers (breweries, restaurants, contractors, car repair shops, golf courses, clubs, bars, wineries, distilleries, RV parks, nail salons, plumbers, rideshare companies, etc.)





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