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*"Doctors must have some
crazy patient stories!"*

**Well, they are not the only ones!
We have heard some claims that
will make your eyes pop a little.
Here are just *some* of them!**



A bunny with rubber
gloves, Dukes of Hazard
flying, trespassers suing
homeowners, and more.



A big thanks goes out to the Mosaic Family for sharing these stories!

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My husband and I were in a car accident January 13, 2019. I broke my back in 3 spots and had to be hospitalized for about a week. My husband broke one bone in his back. My back is still technically broke, so there is a lot of stuff that I can't do anymore. It is something that I will not forget for the rest of my life.

We hit black ice in our 2012 truck. The speed limit was 55. My husband was doing 15 miles under, but the thing about black ice is that you don't know if it is there until you hit it. My husband is a really good driver and tried to keep us on the road, but his truck fishtailed. We catapulted off a guardrail, over an embankment, and onto a guardrail of oncoming traffic. Literally Dukes of Hazard style—not kidding you. My side of the vehicle landed on the guardrail. The firefighters said it was a miracle that I wasn't paralyzed. They said had it been a foot back, we probably would've went headfirst down into the embankment.

It was so early in the morning on a Sunday, that luckily basically nobody was out. An officer happened to be there finishing up paperwork for an accident that happened in the exact same spot like 2 hours before. We were the second of 7 accidents in that spot that day. Prior to that day, we never had an issue driving in bad weather—ice, snow, rain, whatever. The weather even called for 1% chance of ice that day.



-Patty Schoelhamer
Licensed Insurance Specialist



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“ That First Day at Insurance School...”

I will never forget the first day of my insurance training back in 2019. I'm **Mosaic's Marketing Manager**, and at the time I was new to insurance. I went to get licensed so that I could learn more about the field that I was going to advertise. The teacher came in, and the first claim example she told us surprised me. I am not going to lie—my eyes bugged a little (*and mine were not the only ones that did*).

Do you have a dog that digs a lot of holes? Well, it is important to fill those holes on a regular basis. There have been cases where a trespasser has gone to a home with the intent to burglarize and has gotten hurt tripping in dog holes. Trespassers have been known to sue homeowners for their injuries...and win.



~Meagan Baron

Client Experience & Marketing Manager



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2 Important Insurance Takeaways I Will Never Forget.



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(1)

Lawsuits are not as farfetched as they may seem. It can happen to you. For example, back in the 90s, a burglar broke into a home and filed a claim for **injuries** they sustained...And it turned out to be a legit claim!!! It was when I first started in the industry doing claims data entry, and it really got me thinking about insurance as a whole.

(2)

Workers' compensation is an important coverage to have if you own a business. I've had a few work comp fatality claims. (One of which I saw as breaking morning news, as I was getting ready for work!) The claims always further prove to me the importance of business owners having workers comp coverage for their employees. After all, accidents happen every day, and **medical bills are expensive.**



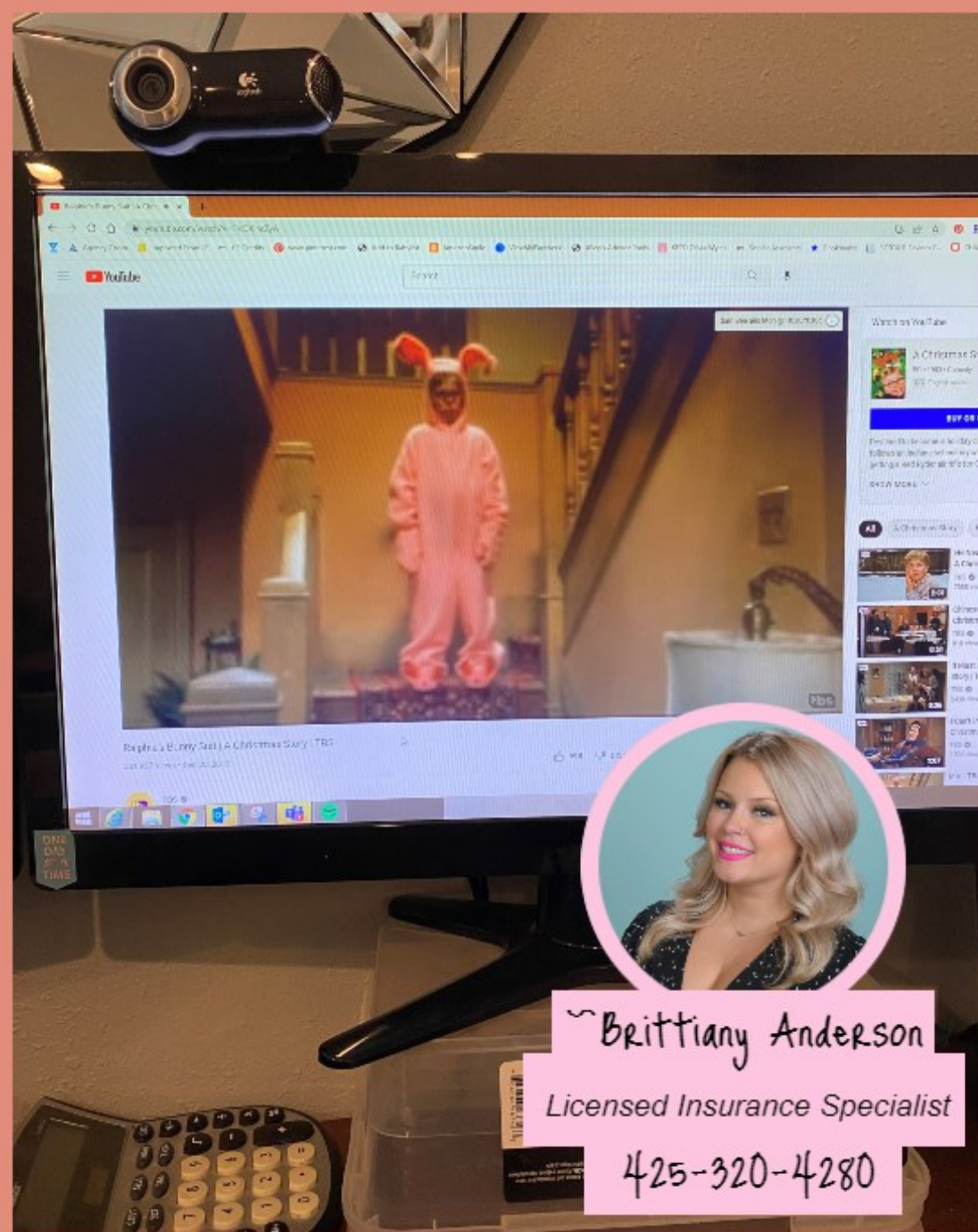
~Jacque Gibbs
Cannabis Account Manager



Sometimes, unfortunately, cars hit bunnies...But when did bunnies start hitting cars?!?!?



My husband, Lee, was driving to work one day and got hit head-on by some lady. Her car spun around and went into a ditch and all her windows shattered. His truck tire ripped off and part of his engine ripped off too. Lee went to go make sure that she was ok. Some guy that was with her jumped into another car and took off. **The lady was standing there in an adult pajama bunny onesie like in The Christmas Story. She had blue, latex gloves on.**



~Brittiany Anderson

Licensed Insurance Specialist

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She said 'Sorry, I fell asleep. I'm on this medication.' **She was high.** Lee said that he was going to call the cops since the cars were totaled and she was like **'No, let's not call the cops. I can't go back to jail. I just was there.'** He then said that he definitely was calling the cops. She said that she needed to go find her cellphone and get her insurance card.

I showed up and we walked over to her car, and she had taken off on foot, into the woods. **So, a bunny was on the run in the woods.** We found out that the car was stolen. The cops looked for her on the country roads and found her about 4 hours later. They found heroine in her bag and she is a known criminal in the community.

We ended up having to use our insurance since the car was stolen. She got off pretty much scot-free. They never found the guy, and we couldn't get half her information to go after her. It was a nightmare. We ended up having to use our uninsured motorist and pay our deductible. We had rental car reimbursement, thank God, since Lee needed to go to work. We had PIP coverage as well.



I had a friend who was self-employed and so was her husband. They had no benefits. So, I recommended that they get the highest PIP coverage that they could get because if they were injured and couldn't go to work, it would help with wage replacement. (Most people tend to make more a week on full-time minimum wage than what basic PIP covers per week.)



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Her husband didn't like to spend money, so I had a hard time convincing him. But, I was like: 'I know how you are about money. If you have to sit and do without it, you're not going to like it.' So, he said 'Fine. Just do it.'

And, I kid you not, about a month later, my friend had a car accident and she flipped her Blazer twice. On the second flip, she was thrown out of her car and landed on her head. They had to airlift her to the hospital because she suffered a severe traumatic brain injury. She was off work for a long time., obviously. They ended up having to use their PIP, and they exhausted it.

After it was all over, her husband called me and said 'If it had not been for you, we would have lost our house, we would have been bankrupt, we would have been hungry, we would have been in trouble. I absolutely am so happy that you had me do that.'

Afterwards, they referred everybody and their brother to me. I hate that it happened, but I'm so happy that I was able to help. I wish that more people would know that when an insurance agent is trying to tell you that this is a really good coverage to have, that it is not because we want more premium. We are assessing your situation, and we feel like that is what is best for you.



~Vicki Marmillot

Licensed Insurance Specialist



~John Hesseltine

Licensed Account Manager

I had a potential client who came to me that was paying **\$8,000** a year for auto insurance.

They had mom, dad, daughter, and son on their policy. Everyone had at least one traffic citation and they all had newer cars.

I shopped them and was able to get their premium down to **\$2,200** a year.

Not liking your rates? Shop your insurance. Go with a company like us who has lots of different companies to shop from.

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~Shari Barnes

Licensed Insurance Specialist



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Back at my old job, a lady who had a car wreck called to file a claim...and the vehicle she was in wasn't listed on her policy—only her old vehicle was. She had purchased a new car just a few months prior. She was a nurse that worked third shift, and she assumed that the car dealership was going to call us and let us know about her purchasing the new car. She thought the dealership would have us add her new car on and take her old car off. We had to tell her

'No, car dealerships don't do that. You have to call your insurance agent.'

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Patty Schoelhamer
Licensed Insurance Specialist



Back in 2016, I made sure that my son had full coverage on his 2004 Lumina that he got from an elderly lady that rarely drove it. It only had like 30,000 miles on it.

He was driving on a highway where the speed limit was 70, and his back tire blew. He ended up spinning around and the vehicle was a total loss. He had towing and full coverage.

We got a decent amount for it because the vehicle was in excellent shape even though it was 12 years old.





Take photos of your home. One thing I always keep in mind when talking to people about insurance is: 'If you plan for the worst & hope for the best, you'll never be surprised.'

My sister's home burned down about 8 years ago. This was before I was in insurance. **It really struck me on how important it is to be properly covered.** She had just announced that they were pregnant with their first child, and no one was home. When we got the call from her neighbors that August afternoon, I was the first on the scene with everyone shortly behind me. **They had lost everything.** Immediately though, their insurance carrier went into action to get them an apartment to live in during the whole claims process.

Her and her husband were able to get money for clothes right away since they only had what they were wearing that day. **What really stood out to me was that at some point she was instructed to take pictures of every room in her home in case they ever had a total loss...so she had photos of each room and she was able to replace a lot of the items that she might have forgotten about.**

They were made as comfortable as possible while they were starting one of the most exciting times in their life while experiencing one of the worst. **Their home was rebuilt within a year, and they were able to move back in right as their son was born. That house is full of life again with two young children, a dog, and two cats.**



~Energy Israel

Licensed Insurance Specialist



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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



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Mosaic is ready to help you with your jewelry insurance needs! Call 425-320-4280, or email info@mosaicia.com.

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**I've had a few clients
who really needed their
liability insurance.**




~Jill Enstrom

Commercial Assistant Account Manager

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.**

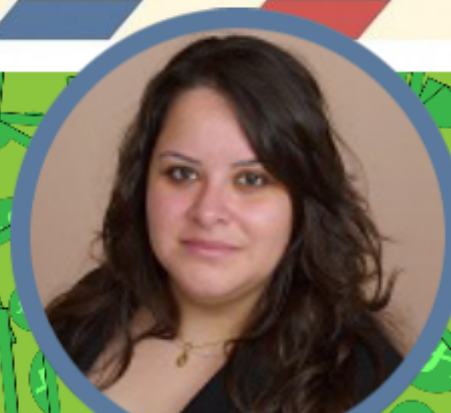
But, they kept having incidents happen. For example, they had another rock blow up through the mower and hit a vehicle. **It is important to know that if your carrier starts seeing a trend in claims, they might drop you or significantly increase your premium to the point that you are paying big bucks.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



A lot of people think that they don't need PIP in their auto insurance because they have medical. But, from my experience medical doesn't really pay anything if it is related to a car accident.

Back in 2014, I had a car accident and I had medical insurance but not PIP. I was not at fault—someone rear-ended me at 50 MPH. **When I was going through the claim, my medical did not cover anything.** My attorney would send the bills to them, and they wouldn't pay. I ended up having to fight those medical bills and they went to collections. The claim closed in 2017 and car insurance paid some of the medical bills and so did my settlement, but my medical insurance never paid anything. **I ended up having to pay \$3,000 out-of-pocket.**

I have had clients tell me that they want to get rid of PIP because they have good medical coverage, and they don't need it. One client I had told me that, and I shared my story with him. After he heard my story, he ended up changing his \$10,000 PIP to \$35,000 since \$10,000 can go away easily on medical bills and he did not want that to happen to him.



-Irma Gomez

Licensed Insurance Specialist



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PAST DUE

“ What are some key insurance coverages for realtors? ”



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If you are a realtor, I highly recommend getting E&O, general liability, commercial auto, & umbrella coverage.

FOR SALE

It is so important to protect yourself as a professional person. Tons of things can go wrong. You never know what is going to happen.

If someone trips and falls in an open house, you could be liable for injuries. If you make a mistake on paperwork, you can be sued for errors and/or omissions. If there is mold found in a house that you sold, say a year later, it could come back on you and you could be sued for not discovering it.

Being a professional in the housing market industry, you are liable for the property that you are selling and you need to make sure that you are protecting yourself.



~Marcy Gallegos

Commercial & Personal Licensed
Insurance Specialist

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A lot of businesses unfortunately do this...

A lot of times, there will be one company that owns a farm (the actual land/premise), and another company operates on the farm. There's been confusion in the past as to which company owns what...Buildings (especially greenhouses and shipping containers), improvements, equipment, etc.

I've had a few insureds who thought the landlord/property owner owned the building, but actually their company did, or vice versa. Often a farm only has a shack or something on the property, and then the person who owns the operating business will improve on the land, constructing new buildings and/or adding on to the existing ones.

Sometimes the owner will get mixed up as to where the money for these things is coming from, **and in a claims situation that could mean the difference of having a loss covered or not** because only the owner of a piece of property can insure it. The insurance company would likely deny a claim from the landowner if it turns out the operating business actually paid to build that greenhouse, or purchased/retrofitted that shipping container, or leased that mobile building, or purchased that farm/lighting/processing equipment.



~Jonathan Decker

Cannabis Account Manager



Talking to your agent about what dog restrictions your carrier has is a good idea & something most people don't think about.

I have a bullmastiff mix that was declined coverage by a carrier because they didn't like mastiffs. My dog is the sweetest lug around. He cuddles with kittens, was raised with my daughter, and has never bit anyone.



Keep in mind that...

1. Some carriers have dog exclusion endorsements, so you can still have a policy with them even if they don't want to cover your dog.
2. Socializing your dog, not having dog *warning* signs, and observing your dog while around new people are **ways to help avoid claims**.
3. If you put up **dog warning signs**, it can be considered prior knowledge of a dangerous dog. **Dog on premises signs** tend to be safer since they just let someone know there is a dog.



~Candice MacDonald
Commercial Account Assistant



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I think that the misconception is 'I have REALLY good health insurance, so I don't need PIP.'



~Patty Schoelhamer

Licensed Insurance Specialist

It's a thing where you think that you might never need it, but if the time came, you are going to want it.



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I had a car accident literally just a few days before I was supposed to start working at Mosaic.

We got rear-ended by Swedish Medical in Washington. Since Washington is a no-fault state, the first thing that the hospital wanted was my insurance card for my PIP, not my medical insurance. 9/10 times, that is what they want first because Washington is a no-fault state.



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~Brittiany Anderson

Licensed Insurance Specialist



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.

DID YOU



-PATTY SCHOELHAMER
Licensed Insurance Specialist

KNOW



Some insurance companies
will give you a discount
if you have AAA.



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~John Hesseltime

Licensed Account Manager



I've had some clients who have had their premium increase at renewal because of the credit ban. When that happens, I remind them that we have multiple companies here and that
I will do the shopping for them.

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~PATTY SCHOELHAMER
Licensed Insurance Specialist

DID YOU KNOW THAT YOUR OLDER VEHICLE COULD HAVE SOME HIDDEN VALUE?



After my car accident in 2019, we got more for our truck than we thought we would. Our truck was about 7 years old. If you have an older vehicle, but it is low in miles; you have done updates—new tires, new stereo, and things like that; and/or the interior looks fairly new, you could most likely get a little bit more for it if it's in an accident than what Kelley Blue Book says.

Our truck was almost brand new looking. We got almost **\$10,000** for a 2012 vehicle. We had full coverage, medical payments coverage, towing insurance, and renters car insurance at the time of the accident. We took the money we got from our claim and bought a new truck. Without having those things, we would have been out of a lot more money than just our insurance deductible.





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What are some good steps to take after you are in a car accident?

~Brittiany Anderson

Licensed Insurance Specialist



Take pictures, file a police report, and leave a paper trail from the very beginning. Be adamant on calling for police reports, talking to your insurance carrier, getting updates, and the like. If it is a bad accident, I always call the cops.

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I am not telling you that you have to have **250/500**, but I am telling you that there are some coverages, that even if you remove them, the monthly change is so minimal compared to the situation you might be in if something happens and you don't have those coverages.

I absolutely never thought that I would be in a car accident like the one I was in in 2019. I had to spend 8 months in a molded back brace and a week in the hospital. I am thankful that we had the coverage that we needed so that we did not pay more out-of-pocket than we easily could have. **Hospital bills, tow bills, and purchasing a new car is not cheap.**



~Patty Schoelhamer

Licensed Insurance Specialist



Finding savings on insurance does not need to be a puzzle. That is why we exist. Give Mosaic a call!



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If you drive an older car, is full coverage worth it?



~Patty Schoelhamer
Licensed Insurance Specialist



The consensus that a lot of people have is that *'my car is older, so I do not need full coverage or towing.'*

If your vehicle is a 1970s, or 1980s, or something else, it doesn't matter. **It does not mean that it is not worth having full coverage.** I had full coverage on my truck that was totaled in 2019 and it was a 2012. I had **full coverage** and **medical payments coverage**, and both paid like they should have. I also always have other coverages like **towing** and **rental car insurance**.

Towing allowed me to get my truck towed out of the guardrail and full coverage allowed me to purchase a new truck. **Towing is commonly like \$1 a month, and sometimes less. And, rental car coverage can be as low as \$3 a month.** The most that came out of pocket was my deductible—\$500—and insurance took that off of the total loss payout, which was \$10K.

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DID YOU KNOW?



If you get into a car accident and damage state/city property like a guardrail, light post, stop sign, power line, etc., your property damage on your car insurance typically pays for that.



~Patty Schoelhamer

Licensed Insurance Specialist

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If you do not have a rental car on your policy—even if the accident is deemed not your fault—you could end up paying a lot out of pocket.



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-Patty Schoelhamer
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You will most likely get some of it back once the claim is processed, but that can take a lot of time. **Having rental car insurance on your policy can easily be as low as \$3 a month.**

You could easily be paying **\$400 a week** for a rental car if you do not have the rental car coverage, and your insurance company does not always reimburse you for all of it—even if you are not at fault.

To me, getting that insurance is worth the extra few bucks a month to avoid the headache and scrambling to make sure that you can afford hundreds of dollars for who knows how many weeks. Claims can take a long time. It might be a while before you are reimbursed—it is not going to be the next day.

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~Vicki Marmillot
Licensed Insurance Specialist

"people always tell me

when I am doing my reviews with them: **'You are asking me things that nobody else ever asks me.'** That's because if you were my mom, my brother, or my sister, I would want to make sure that if your house—God forbid—burnt down, flew away, or fell off a cliff, that you are going to be able to rebuild it as it stands. If I am not asking you these things, then I am not

doing my job."



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*Do you have a story that
you want to tell?*

We'd love to hear it! And, after
we do, we can point you in the
direction of insurance that can
help in situations like that.

Send stories to our
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Meagan Baron, at
meagan@mosaicia.com

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