



# MOSAIC

INSURANCE ALLIANCE, LLC

*Stronger... Together*

*Here's to a fun & safe 4th of July  
from our family to yours.*

### Safety Summer Tips for Parents

Bullet points are an easy way to get hard facts. When you're a parent, you want to know what you are up against ASAP. To help you get ready for summer fun, take a quick read below.

- Kids grow fast and they play hard. Do they need updated gear that might be too small or worn out for another season?
- Make sure that your safety kits are well-stocked and that everyone knows where they are if they need them. Also, take a mini one with you on the road so that you can use it at public parks and elsewhere.
- How is your sunscreen supply? Expiration dates matter! Also, do you have aloe for after treatment?
- Pay close attention when playing with the top 3 concussion toys—monkey bars, climbing equipment, and swings.
- Make sure that you have insurance for your summer toys and that your home insurance is ready if you have an accident during a BBQ, party, playdate, etc.

### Know the Signs of a Serious Injury

The Centers for Disease Control and Prevention (CDC) says that some danger signs are...

- One pupil is larger
- Drowsiness and/or weakness
- Numbness or decreased coordination
- A continuous or worsened headache
- Slurred speech
- Ongoing vomiting or nausea
- Repeated seizures, shaking, or twitching
- Unusual behavior
- Increased confusion, restlessness, or agitation.

- Water
- Fruit Water
- Fruit Juice
- Coconut Water

- Milk
- Electrolyte Water
- Caffeine-Free Tea
- Milk Alternatives

### Hydration Drinks

### Hydration Foods

- Watermelon
- Strawberries
- Cucumbers
- Lettuce and Spinach

- Oranges
- Peaches
- Celery
- Meat—Chicken, Fish, Juicy Steaks

### How to Prepare for The Upcoming "Sizzling" Summer

- Check Fluids
- Check Tires
- Check Brakes
- AC Maintenance
- Working Lights

- Deep Clean
- Backup Sunglasses
- Drive During Cooler Hours

### Car Preparation

### Home Preparation

- Blackout Curtains
- Fans Counterclockwise
- AC, Yard, & Pool Maintenance

- Keep Lights Off
- Morning Garden Watering
- Open Windows in Cooler Hours

**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



## Recent Review!



“The best part about working with **Jill** is that all it takes is sending a quick email and she makes magic happen with that. It really couldn't be easier! And in the world of insurance, it feels really good to know there's a human within reach to help clear things up, make things happen, or just provide guidance.” ~**Sondra F.**



## Pest Control This Summer

- Pests avoid certain smells and plants. For example, spiders and ants don't like peppermint, cinnamon, tea tree, garlic, coffee grounds, or vinegar.
- Spraying around doors and windows with vinegar and baking soda can help keep them at bay. (You might need to respray once a week.)
- *Pest killer sprays, poisons, and natural things like peppermint can harm cats/dogs.*
- Keep food in only the kitchen.
- Seal open snacks properly.
- Regularly sweep/vacuum, do dishes, clean damp areas, wipe up crumbs, and take out garbage.



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## Thank You—the People in Your Life Matter to Us!

With every phone call, email, or referral form that told us about the people in your life, many new doors were opened. When you referred your friends, family, neighbors, coworkers, and favorite business owners for free insurance quotes, we got to meet some awesome new people; help further our mission of providing stable coverage; and raise money for our charity of the quarter, Work Opportunities (WO). Each insurance referral will give \$10 of support to WO's vocational community programs. Stay tuned for a donation reveal and our next nonprofit unveil!

## Vehicle Theft Prevention Month

### Prowlers Look For...

- Seclusion & darkness
- Visual items that appear valuable
- Little or no cameras or witnesses
- Cars that are easy to break into, steal, or remove parts from
- Open windows, unlocked doors, or damages that hinder security

### You Can Help Avoid Car Theft By...

- Parking in areas with lighting, high population, cameras, & low crime
- Keeping your car clean
- Concealing desirables (and not having them whenever possible)
- Rolling up windows & locking doors
- Keeping doors/trunks fully closed

### If Your Car Is Stolen/Broken Into...

- Call police ASAP & file a report
- See if video footage/witnesses exist
- Contact insurance carrier ASAP
- Consider mechanic review & give police & insurance the repair quotes
- Have consistent communication, save any and all contact information, take notes, keep copies of files, & take lots of pictures/video

### What to Know About Insurance:

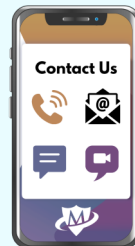
- Most comprehensive & full coverage will cover car theft & break-ins.
- If your car was stolen & never recovered, both coverages should also cover actual cash value (ACV) of your car minus the deductible.
- Some factors that are considered for ACV include: pre-loss condition, age, mileage, make, model, & year.

Now that you read the above tips, can you figure out the theft-themed words below? Just fill in the missing letters to complete the words. **Stumped?** Follow us on social media for a post revealing the answers sometime this July!

1. P\_OWL\_R \_\_\_\_\_
2. S\_UR\_TY \_\_\_\_\_
3. AL\_R \_\_\_\_\_
4. V\_L\_ABL\_S \_\_\_\_\_
5. \_TE\_EOS \_\_\_\_\_
6. C\_N\_EAL \_\_\_\_\_

## What Do Independent Insurance Agents and Cellphones Have in Common?

**So many choices, features, and options!** If you need to talk to your favorite Mosaic agent, all you have to do is pick up your cellphone and give them a call, send them a text, write them an email, or ask them to schedule a video chat. (In-person visits are still on hold, but these 4 options are waiting for you!)



## Q: Do you have to insure your pool or trampoline by law?

**A:** Having your pool or trampoline insured means that if a covered loss occurs, your home insurance can help pay for damages/injuries. Technically, Washington has no law that requires you to have your pool or trampoline insured. But your home insurance company has its own regulations in place that you must follow to be covered. Some carriers do not allow pools or trampolines, and many have specific guidelines that must be followed. You must abide by the rules and regulations within your insurance policy, like with any contract.

DID YOU



PATTY SCHOELHAMER  
Licensed Insurance Specialist

KNOW

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