



MOSAIC

INSURANCE ALLIANCE, LLC

Stronger... Together

Are You Ready for Oct 9-15? It's Fire Prevention Week!

If you're not sure where to start to fireproof your home and business, we have you covered! Check out our fire tips below and get more on our website: mosaicia.com/?s=fire.

- Give your fire alarms and extinguishers some TLC. Make sure that they are functioning, up to code, and not expired.
- Create an evacuation plan that residents and frequent guests know. Everyone needs to know do's and don'ts, first aid kit location and how to use it, where all exits are, and emergency phone numbers by heart.
- Practice home safety daily. Remove debris from your property, keep your house tidy, be cautious when using candles and wax burners, practice safe cooking, and make sure that your wiring is up-to-date. Also, regularly inspect wires on items like lamps, charging cords, gaming devices, kitchen appliances, heaters, fans, decorations, and the like.
- Regularly review your insurance. If you make a big purchase, let us know. Also, take inventory with pictures, videos, and lists so that you can increase your chances of getting compensated for any loss.

Our thoughts go out to all those impacted by the recent wildfires in Washington, Oregon, Idaho, Montana, California, Oklahoma, Utah, and Wyoming.

#WeAreHere
#ThinkingOfYou

FUN FACT:

"Each pumpkin contains about 500 seeds."

~Barton Hill Farms

It's Not All About the Pumpkin Spice, Pumpkin!

Fall is beautiful. And, if you love pumpkin spice everything, you're in heaven. Not to mention, the dazzling changing leaves, the refreshing crisp air that welcomes fuzzy socks and comfy PJ's, spending time with loved ones over delicious Thanksgiving food, getting excited for Christmas, and candy galore! But, with the sweet also comes the sour. How can you make the most of the season? *A healthy recipe of fun and safety!* Here are some random autumn tips to get you started. Follow our social media for more info. and hacks.

• It is said that pumpkins with smooth skin, less bumps, and a flat side are safer to carve. Also avoid ones with soft spots and nicks.

- There's no need to rush! Carve pumpkins, tramp through a pumpkin patch, explore a corn maze, and trick-or-treat leisurely—it is more fun **and** safer. Rushing can lead to accidents.
- Practice safe cooking. Do not leave the house with your stove, oven, or slow cooker on; have an extinguisher ready; ensure that all your smoke alarms are working; do not put hot glass pans in cold water; set timers; monitor things under the broiler; teach kids to not cook or cut food without an adult; cook at advised temperatures and for recommended time; etc.
- Prep your home and business. Regularly clean up debris to avoid slips and falls, have good lighting, clean your dryer lint trap regularly to avoid fires, decrease the chance of busted pipes by lagging pipes and putting faucet covers on, etc.
- Watch out for animals during dark/dusk hours. Also, don't use your high beams or cruise control in fog, smoke, or rain.
- October is Crime Prevention Month. Now that it is darker, it is even more important to practice stranger danger. Stay in well-lit areas, do not play on your phone while walking, and keep your car and home locked. Also, do not leave your garage door opener in your car—you do not want someone to break into your car and have a means to get into your garage and home.
- Review your insurance so that you are more prepared if you have a loss. Consider reviewing: auto liability, roadside assistance, uninsured motorist, PIP, towing, collision, home/renters, landlord, umbrella, commercial liability, workers comp, and commercial property insurance. If you are not sure what to review, your Mosaic agent is ready for your call.
- Get more fall tips in our blog: mosaicia.com/blog/are-your-home-business-as-ready-for-fall-as-you-are/.

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

Recent Reviews!



"Regina Hall was the best. She worked hard to save us money on our home and auto insurance. I highly recommend Mosaic. Thanks again, Regina." ~Todd J.



"Excellent company that has provided one of our corporations with general liability insurance within hours of contact. The cheapest rate and they use the same credible major insurance agencies other brokers try to up-charge you for. HIGHLY RECOMMEND!" ~Team Assuaged



Shon



Jacque

Food for Fire Families & Others in the Community

October is here, and you know what that means...*It's a new quarter, and we have a new nonprofit to help!*

Our next charity of the quarter is **Sky Valley Food Bank** located in Monroe, WA. On a normal day, "at least 1,300 families in our community don't know where their next meal is coming from," says Sky Valley Food Bank. With the recent wildfires, that number has skyrocketed. Below are some items that they currently need.

In addition to donating items, you can help the food bank by referring those you know who might want an insurance makeover. As always, with every free insurance quote referral, we'll donate \$10.

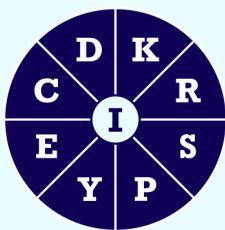
(Sit tight for **Northwest Battle Buddies'** October donation!)

SKY VALLEY FOOD BANK

- ☐ Canned Peaches
- ☐ Peanut Butter
- ☐ Spaghetti Noodles
- ☐ Chicken Noodle Soup
- ☐ Tuna
- ☐ Canned corn
- ☐ Tomato Sauce
- ☐ (not other tomato products)

Get That Brain of Yours Spinning!

The Word Wheel Game: Each word must use the middle letter ("I") and 2+ others from the pie pieces. Individual letters can only be used once. There are a handful of fall words and many others! **Feeling confident? See if you can get more than your friend in 60 seconds!**



_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

No One Wants Their House Tricking Trick-or-Treaters

When kids knock on your door, they say "trick-or-treat," but you know which one that they really want. Kids tend to like a good (*friendly*) scare, but they don't want your house attacking them when they come to raid your candy bowl.

Trick-or-treaters have been known to...

- Trip on things in driveways
- Slip and fall on soggy porches
- Fall down icy stairs
- Hurt themselves as they are trudging through the dark
- Fall over decorations in walkways
- Get bitten by dogs

A good scare can be fun—but not if it hurts your guests, or your wallet in court. Keep your property safe with clear pathways, deicer, and adequate lighting, and make sure that your home insurance is ready just in case! Also, be cautious with candles—drapes, outside debris, blankets, and other items can ignite and spread fire fast.



Our Marketing Manager, Meagan, took this picture of the Wizard of Oz themed corn maze at Carleton Farm in Lake Stevens, WA last year!

Do you or someone you know own a pumpkin patch? Same as with your house—ask us to review your insurance before all those guests arrive!

Temperatures Are Not the Only Things That Are Dropping

Get ready for leaves to fall and more raindrops. Debris around your home and business can lead to flooding, fires, ice build up, and slip and falls.



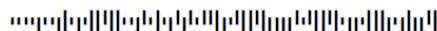
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2122 164th St SW Ste 301
Lynnwood, WA 98087

Prsrt. Std.
U.S. Postage
PAID
Permit # 1159
Seattle, WA

Jane Doe
18907 160th Ave NE
Woodinville WA 98072-4423



Don't You Just Love Options?

Your favorite
Mosaic agent is
ready for your text,
call, email, or
video chat!



Contact Us

In-person visits are still on hold.

HOW YOU CAN PREVENT ICE DAMS:

1. Safeco recommends that you keep your attic no more than 10 degrees warmer than outside. (Warm roofs can cause snow to melt and freeze.)
2. Use a roof rake to remove snow from your roof. If you cannot safely do so, contact a professional. (Remove snow while on the ground. You never want to be on a snowy roof.)
3. When you reshingle, consider getting water-repelling shingles to help prevent ice and leaks. Also, ask a professional roofing service for more preventative materials and measures.
4. Be educated. Practice safety precautions like removing debris regularly, and keep your eyes open for signs of ice dams forming. For example, the presence of icicles on your gutters and/or yellowing ceilings/walls can indicate that you have ice dams.