



Buy That Shovel NOW!

**THAT LOOK BAE
GIVES YOU WHEN
YOU FORGET TO BUY
A SNOW SHOVEL**

...AGAIN.



**Ask Your Agent What Your Home & Car
Insurance Policies Cover BEFORE a Storm**

**Ready for
Windy
Season?**

**This Mosaic client was!
Thank you, insurance!**



Review Your Winter Insurance

1. Snowmobile
2. ATV
3. Car
4. Home/Business
(property, flood, liability, etc.)



(Carriers are subject to change. Carriers may change guidelines at any time. Check with your agent for specifics.)

Need to File a Claim?

After a car accident, home damage, business injury, or some other claim, the last thing on your mind is how you should be cool and collected and take the steps needed to move forward and protect yourself. It is usually the aftermath that gets us saying something like: "I should have done that," "Well, now I know for next time," and "Man, I forgot to do that."

While we hope that you never have a claim, here are some tips in case you are faced with the inevitable:

1. Report a claim to your insurance carrier ASAP. Phone numbers for many of our carriers are at www.mosaicia.com/carriers.

2. Documentation: Take lots of pictures immediately (videos are a bonus). Write down important details right away for your records and to share with police, your insurance agent, the court, etc. Also, before a claim even has a chance to happen, make an inventory list for your house, business, and car, and take pictures. Documenting what you had, and what condition it was in, can help you not forget items as well as get adequate replacement for said items.

It's important to backup files in multiple places. Also, update your inventory list and pictures regularly, especially after making big purchases. If a big purchase is made, talk to your agent right away to make sure that you have adequate coverage.

3. Get others involved if needed. Call the police if you think that you need to file a police report (like if there is a hit and run), ask nearby businesses if they have security cameras, talk to any potential witnesses and ask them to file a police report, etc.



~Brittiany Anderson

Licensed Insurance Specialist

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

Take pictures, file a police report, and leave a paper trail from the very beginning. Be adimate 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.

**WE'RE GOING
DIGITAL
FOR OUR
POSTCARDS!**

We'll still have postcards twice a quarter. They'll just be added to our website archive the first week of the month!

WWW.MOSAICIA.COM/ARCHIVE

You'll still see a print newsletter once every 3 months in your mailbox.



Get the inside scoop on...

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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.

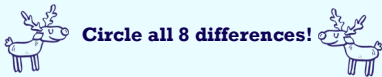
I've had a few insureds who thought the landlord/property owner owned the building, but actually their company did, or vice versa. Often a farm only has a shack or something on the property, and then the person who owns the operating business will improve on the land, constructing new buildings and/or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

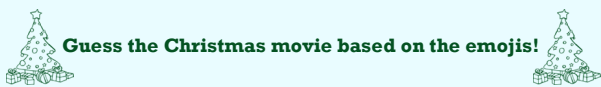
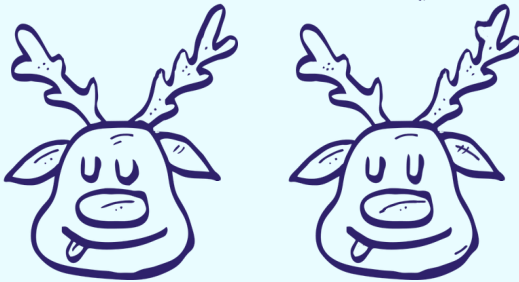


~Jonathan Decker
Cannabis Account Manager

A Jolly Time!



Circle all 8 differences!



Guess the Christmas movie based on the emojis!



MOVIE: _____

Happy Holidays from Us to You!

We hoped you enjoyed the little games to the left. Now, in addition in spreading fun, let's spread some safety tips.

1. Watch out for burglars. Conceal attractive items, lock all windows and doors, keep receipts for at least 6 months, have an updated inventory list of gifts you've purchased and current belongings, and have stable coverage.

2. Online shopping is great for deals and delivery—just be careful where you put your credit card information. Also, change passwords often, check your bank account daily, plan deliveries, and purchase only from reputable companies. If you are ordering from a company you never ordered from before, some ways to help determine if they are legit is to Google them and see if anyone has warned against using them, ask your friends if they have ordered from them before, look them up on the BBB website, and read Google/Yelp reviews. Additionally, legit companies tend to use secure purchasing methods like PayPal.

3. Take fire preventative measures. Water your Christmas tree regularly, inspect and clean your fireplace before and after use, use items as they are intended, do not leave cooking food unattended, and keep decorations away from heat sources like heaters, candles, and cooking equipment.

4. Be aware of drunk driving and please do not drink and drive. If you are going out and drinking, use a designated driver or rideshare company and drink responsibly. Even if you're not drinking, others might be, so it is wise to avoid drivers making mistakes and try to avoid driving at night.

5. Give safe toys. Make sure the toys that you are giving are age appropriate, do not have small parts (choking hazard), and are not made with toxic chemicals.

6. Talk to your favorite Mosaic agent if you think your insurance needs a review! It is important to have reviews if you have a big change in your life. Also, it is important to be aware of restrictions and limits. We're ready to help you get the coverage that you need so that you can worry less and have more fun this season!

THE MOSAIC FAMILY WISHES YOU A



WONDERFUL HOLIDAY SEASON!

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've 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



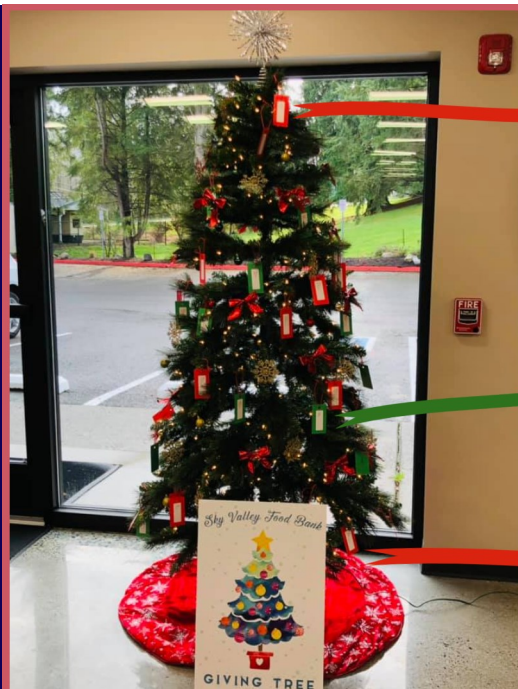
The Giving Tree

It's not just a great book by Shel Silverstein. The Giving Tree from Sky Valley Food Bank helps community youth get a little something extra to make their holidays special. *And, gifts will be cherished after the holidays!*

Even one donated toy can make a big difference. If you are in the Monroe area and would like to donate, here are some quick tips:

- Donation drop-offs are from 9-11:30 AM, Mon-Thur.
- Gifts are for kids 0-18 years old.
- Teens are typically the hardest to shop for, so donations are always needed in that age range!

Also, give the gift of insurance! A free quote to a person or business that you know can help those in your life discover new savings, get stable coverage, and avoid that common headache during "dreaded insurance calls." **For each referral you send until Dec 31, we'll donate \$10 to Sky Valley!**



KIDS

STUFFED ANIMALS, BOARD GAMES, TOY CARS, COLORING BOOKS, ETC.

PRE-TEENS

CRAFT KITS, VIDEO GAMES, SPORTING GOODS, LEGOS, ETC.

TEENS

GIFT CARDS, VIDEO GAMES, MINI FRIDGES, MAKEUP KITS, LED LIGHTS, GAMING CHAIRS, ETC.



SKY VALLEY
FOOD BANK

What hidden FOOTBALL

snacks, games, & tailgate kickoffs are waiting for you in our blog?

<https://bit.ly/3WLEb8Z>

Get Your Game On with Football Foods, Pre-Game Games, & Tailgate Hacks!

Read our blog for more like what you see here: <https://bit.ly/3WLEb8Z>.

Are you hosting? Here are some tips!

- Have good lighting indoors & outdoors.
- Ensure your patio, deck, and driveway are safe to use and up to code.
- Have a fire extinguisher ready in case cooking goes wrong.
- Make sure that people respect neighbor's property.
- Eliminate all tripping and slipping hazards.
- Drink responsibly.
- Watch children closely.

Have fun!

- Visit our blog for more than 200 snack ideas, such as cheesy meatball sliders, buffalo chicken egg rolls, popcorn cookies, and more different snack dips than we can count!
- Our blog also has over 60 party games for before the game, like Oreo Cookie Linemen, Pick Six, Kick Off, and Tale Gate.
- Going to a tailgate? We also have some tips for that in our blog—what things to bring, do's and don'ts, and more.

WHAT DO YOU LIKE MOST ABOUT WORKING WITH US?

"Jonathan & Mosaic rock. He explains things with ease, succinctly, and manages my account with consistent communication as deadlines for paperwork and renewals come due. I can't imagine working with anyone else at the moment."

~Kevin H.



~Jonathan

"Marcy Gallegos is always quick to reply to any questions we have!"

~Jean B. from Phoenix, AZ



~Marcy

"Claudia Holl is amazing. She helped me bundle my car, home, and life insurance together to save a ton of money. She is always available to answer all of my questions and makes a point to find us the best deals. Thanks, Claudia, for everything."

~Luis A.



~Claudia



Give 5-star kudos to your favorite agent on Google, Yelp, & Facebook!

Talking to Your Favorite Agent is EASY!

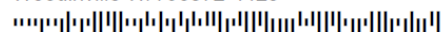


We like to make things easy for you. We want communication with us to be a snap! In-person visits might be on hold, but you still have phone calls, emails, instant messages, text messages, and video chats at your fingertips!



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Seattle, WA

32 Winter Tips to Add to Your Home & Business Toolbelt!



Since water freezes at 32 degrees Fahrenheit, it seems fitting to give you 32 random winter tips to add to your home and business toolbelt this December!

1. Mismatched socks work great as windshield wiper protectors.
2. Plastic bags and pillowcases can help keep your side mirrors from frosting over!
3. Make sure your spare tire is good to go.
4. Look into purchasing a car converter socket plug in case you lose power.
5. Portable chargers with solar panels are also great for if you lose power!
6. Another lost power tip: you can get appliances like hotplates that operate on propane tanks like a propane grill does.
7. The police department will NEVER call you claiming that you need to pay a fine or you'll be arrested. Documents from police are always in hardcopy. These fake calls increase during the holidays. If someone calls you requesting payment, hang up and call your local department directly.
8. Keep decorations and blankets away from heaters, candles, and wax burners.
9. Sandbags in your trunk can help you get more traction on the road.
10. Fertilizer spreaders can work great for salting or sanding walkways & driveways.
11. Keep your gas tank at least halfway full. No one wants to run out of gas in the cold and dark weather. Also, it will lower your chances of water residue freezing in your tank (which can damage your fuel pump).
12. A squirt of hand sanitizer can unfreeze your car key locks in a pinch!
13. Long hot showers can dry out skin. Try quick lukewarm showers instead.
14. Clay kitty litter can help your tires get traction if you get stuck in the ice or snow.
15. Forgot to put cat litter in your car? You can try putting one of your floor mats under your spinning tire to get traction.
16. A sock full of cat litter on your dashboard can prevent fogging.
17. It's said that rubbing half a potato on your windshield can prevent morning ice.
18. Test your car battery for free at places like O'Reilly's and AutoZone.
19. Sunglasses aren't just for the sun—snow is bright too!
20. Eat vitamin D foods (sunshine vitamin).
21. Curtains help keep in heat.
22. Cooking more with your stove and oven helps keep your house warm.
23. Don't stop on an icy hill if possible.
24. Make sure that your carbon monoxide detectors are working.
25. Walk like a penguin to avoid slips.
26. Cooking spray can get snow off shovels.
27. Shaving razors can remove fuzz balls from old sweaters.
28. Stuff paper towels in wet shoes.
29. Pool noodles help keep a boot's shape.
30. Use shower rings on hangers when hanging your scarves.
31. Honey can help with chapped lips.
32. Know what wind, snow, or flood claims are covered before storm season.



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