



MOSAIC

INSURANCE ALLIANCE, LLC

Stronger... Together

ATTN: PUBLIC SERVICE ANNOUNCEMENT!

Do you drive to British Columbia?
Ask us about getting comp & collision
insurance on your car ASAP!

WHY?

British Columbia now does no-fault insurance. This means that *your* insurance pays for *your* damages and injuries *no matter who is at fault*.

If you were hit by somebody in Washington, the insurance for the other driver who is determined at-fault would cover your car and medical.


If you're in British Columbia and have no comp/collision or medical/PIP, and somebody rearends you, T-bones you, runs a red light—anything that is their fault—you would have no coverage because it goes back to *your* policy *and you don't have it*.

HAPPY NEW YEAR!

Kick the new year off right. Let your agent know if you got any big gifts for Christmas so that your insurance will be up-to-date!

Winter is Not All About Hot Cocoa and Snowball Fights

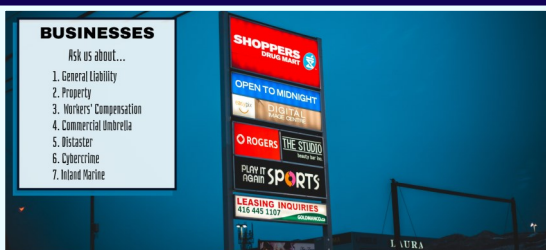
We want you to have a fun season and relax, and we also want to have a quick chat with you! We have about two more months of winter, and your Mosaic agent is ready to talk about your winter toys like snowmobiles, as well as your property coverage to make sure that you're ready for seasonal claims. If anyone is at your house, for example, and they get hurt on your new ATV, you'll want your liability insurance stable and ready. Also, if a windstorm or flood wreaks havoc on your belongings, home and/or business, you'll want to chat with us about ensuring the right endorsements and limits are in place to replace new and old property. **Call us!**



SNOWMOBILES

Ask us about...

1. Collision
2. Comprehensive
3. Property Damage
4. Bodily Injury Liability
5. Uninsured Motorist
6. Customer Equipment Endorsements



BUSINESSES

Ask us about...

1. General Liability
2. Property
3. Workers' Compensation
4. Commercial Umbrella
5. Disaster
6. Cybercrime
7. Inland Marine



HOMES

Ask us about...

1. Liability	5. Umbrella
2. Property	6. Christmas Jewelry
3. Renters	7. Flood
4. Landlords	8. Other Peril Policies



CARS

Ask us about...

1. Liability	6. Comp & Collision
2. Roadside Assistance	7. Towing
3. Personal Injury Protection	8. Rental Car
4. Medical Payments	9. Uninsured / Underinsured Motorist
5. Accident Forgiveness	

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 to repair that.



~Patty Schoelhamer

Licensed Insurance Specialist

Recent Reviews! ★★★★★

"Jill was great! She contacted us on Christmas week, and on a last-minute request from a customer holding payment, she was able to provide us with not 1—but 2—Additional Insured Certificates even though she was not even in her office. Thank you, Jill!"



Happy Holidays to everyone at Mosaic Insurance Alliance!!"

~Brian C. | All Seasons Waterproofing and Drainage, Inc.

Did You Get New Jewelry
or an Expensive Toy This
Christmas?

Talk to your favorite
Mosaic agent about
adding it to your policy!



2122 164th St SW Ste 301
Lynnwood, WA 98087

COMMON CHANGES

1. Adding/Removing a Driver
2. New Roommates
3. Bought/Sold a Car
4. New Pets
5. Remodel of Home
6. Customization of Vehicles
7. New Jewelry
8. Different Driving Habits
9. Working from Home

CLAIM EXAMPLE

An insured's son slid through an intersection on icy roads and hit a family crossing the street. The children were hospitalized with multiple injuries. The insured's personal umbrella policy was used and paid out at policy limit of one million dollars.

SOME COMMON DISCOUNTS

1. Bundle Home & Auto. (Getting both coverages with Mosaic could save you money! It's fast and easy. Just ask your agent. Ask about an umbrella policy while you're at it too. An umbrella gives you more coverage for a minimal increase. It's common to only pay ~\$50 more a year (~14 cents a day) for 1 million in coverage!)
2. Good driving discount. (Ask if your carrier has a telematics program!)
3. Low miles discount. (Are you driving less? Ex: working from home?)
4. Anti-theft discounts. (Some carriers reward you for having security cameras, alarms, and other theft deterring features on your home/car.)
5. Good student discount. (A good GPA could save you bucks! Textbooks aren't cheap.)
6. Classic car. (Have a collector's car? Classic car insurance tends to be cheaper and more stable for your unique auto. Plus, your 90s car might now be a classic!)
7. Customer loyalty discount. (Of course Mosaic can help you get another carrier. We are a brokerage after all. But, it is important to know that long-time customers can get rewards.)

AND CARRIERS ALWAYS THINK OF NEW DISCOUNTS! IT IS
OUR JOB TO KEEP UP ON THOSE & LET YOU KNOW ASAP.

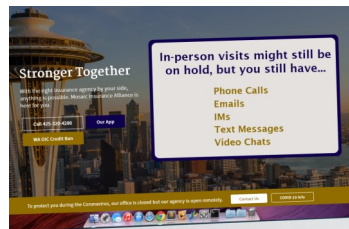
We are ready to write some more
e-bike insurance policies! Talk soon.



Can You Find These Items in 5 Minutes or Less?

- | | | | |
|------------------------------|-------------|-----------------|--------------|
| • 2 Things Meant for Sitting | • Fan | • Candle Holder | • Mop |
| • Stokes Fire | • 6 Hands | • 2 Bottles | • Suitcase |
| • Farm Tool | • Purse | • Coat Wrack | • Key |
| | • Washboard | • Butterfly | • "Help Me!" |
| | • Mask | • Antlers | |

Parents & Grandparents: Looking for FREE printable games for the kiddos? Check these out: <https://bit.ly/2jg1gyO>



Our Next Charity of the Quarter!

From Jan 1-March 31, 2023, Mosaic will donate \$10 to Arlington Kids' Kiosk for every person or business you refer for a free insurance quote!

Stay tuned for our Sky Valley Food Bank donation and more information about Kids' Kiosk.



DO YOU HAVE FLOOD INSURANCE? THERE WILL SOON BE MELTING ICE & SPRING SHOWERS!

All that snow and ice has to melt somewhere. Typically, it invades homes and businesses. The following damages and injuries can be costly. Get stable coverage now!

We'll sing it until the cows come home: Ask your agent about what you need BEFORE the big meltdown that tends to happen in January-March, as well as the April showers that bring May flowers.

(Please know that carriers are subject to change and may change guidelines at any time. Ask your agent for specifics.)

