



MOSAIC

INSURANCE ALLIANCE, LLC

Stronger... Together



Do You Have Flood Insurance? There Will Soon Be Melting Ice & Spring Showers!

Water likes to invade homes & businesses. The following damages & injuries can be costly. Ask us about stable coverage now!

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

Yard Waste Piling Up?

Snohomish County, King County, and some surrounding counties are having problems getting rid of yard waste due to waste train strikes/closures.

Is yard waste accumulation hazardous?

Yes. It can result in a claim. For starters:

- Wet leaves are a slipping hazard.
- Tree branches, overgrown plants, and long grass are tripping hazards.
- Dry leaves are a fire hazard.
- If you are a renter and it's in your contract to keep the garden and yard clean, you could have a breach of contract and see a lawsuit.

You've probably searched "yard waste dump near me," or checked your pickup schedule for the yard waste many times these last few months. [Here are other options for you!](#)

The Bi-Yearly Switch is About to Happen!

Many of us have two types of weather activities in a year—the ones that go with the warmer spring and summer, and the others that are for the colder fall and winter. Even though spring and fall tend to be on the wetter side, and summer and winter are more extreme on the temperature scale, every 6 months we tend to have the same mindset. Twice a year, we have similar attractive nuisances and items to keep in-check to make sure our family, friends, visitors, and checkbook are safe. Winter is almost over and you will soon be itching to get those summer toys and house/business novelties geared up for the sunshine and higher temps.



INSURANCE TO REVIEW

Ask us about insurance coverages like...

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

For things like your...

1. Home	5. Business
2. Summer Home	6. Farm
3. Cabin	7. Vacant Lot
4. Rental	8. Wedding



KNOW YOUR ATTRACTIVE NUISANCES

Property owners can be held liable if they have a hazardous object that attracts kids, and it hurts a trespassing child. Also, these items are ones to watch out for if you have a party or invite others' kids over for a playdate. Some of them, like pools and trampolines, must be disclosed to your carrier to make sure that you have protection in place. Click this picture to learn more.

Examples:

1. Pool	5. Ponds
2. Trampoline	6. Power Tools
3. Playset	7. Machinery
4. Quads/ATVs	8. Animals



SPRING UPDATES

Change is important. So is making sure that your policy is up-to-date when you have change in your life.

Common updates our clients tell us about this time of year:

1. House/Business Building Upgrades
2. New Expensive Belongings
3. New cars/motorcycles/ATVs/Boats
4. Teen drivers added to policies
5. New roommates
6. New Items for the Upcoming Summer (pools, trampolines, basketball hoops, swing sets, boats, forts/trashhouses, etc.)

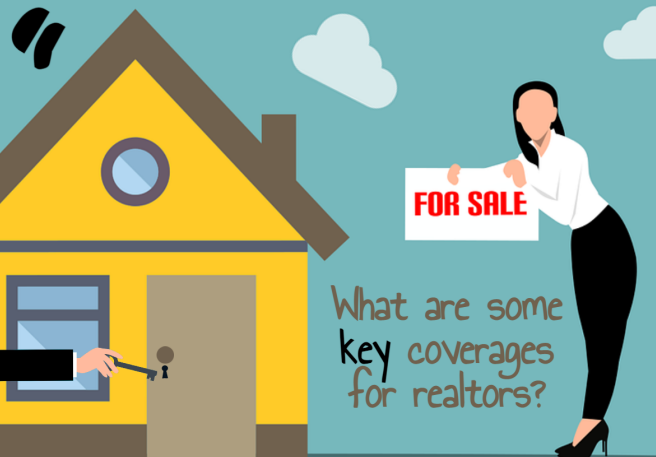


WEATHERPROOF YOUR HOME FOR THE SEASON

Be on top of seasonal weather changes! Click this picture for a handy infographic.

For instance...

1. Do you have any frozen water that could melt soon and cause damage and/or a mess?
2. Are your gutters clogged with late-falling leaves?
3. Are your plants and trees contained and healthy?
4. Could there be possible flooding in your area?
5. Are your door and window seals holding up?
6. Are there any clogged drains on/near your property?



What are some key coverages for realtors?

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

It's 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

Recent Reviews! ★★★★★

"Staff has been responsive and super helpful navigating the insurance needs for our business."



"Jonathan Decker at Mosaic insurance has been available and helpful for all questions surrounding our coverage. Was able to get the best rate for our particular needs. Highly recommended." ~Zain S.



"I've been with Mosaic for years and love them! Megan is super helpful and responsive." ~Sara C.



GET FOOTBALL

1. RECIPES
2. PARTY GAMES
3. HOSTING TIPS

(INCLUDING IMPORTANT
SAFETY + PROPERTY
INSURANCE
REMINDERS!)

CLICK HERE TO READ
OUR BLOG

DON'T FORGET!

Are you driving for a rideshare company, or thinking about it?

YOU NEED TO UPDATE
YOUR INSURANCE!

Your carrier needs to know if you use your car for work in order to have a covered claim.



(Above are some of our carriers that have rideshare insurance. Please keep in mind that carriers are subject to change. Carriers may change guidelines at any time. Check with your agent for specifics.)



MOSAIC
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Q: Can I use my rental car coverage while my car is broken down?

No.

A: Rental car reimbursement coverage is reserved for when your vehicle is involved in a covered claim and is undriveable or stolen.



Linnea

Scattergories for You & Your Valentine!

For every category, fill in words that begin with each letter of "LOVE"

Places You Love:

L _____ O _____ V _____ E _____

Sweets/Treats:

L _____ O _____ V _____ E _____

Things You Love:

L _____ O _____ V _____ E _____

Gift Ideas:

L _____ O _____ V _____ E _____

Love Songs:

L _____ O _____ V _____ E _____

We have MORE games to love! Take a look at [our archive](#) of past newsletters and postcards for monthly games of the past!

Need a Lifeline?

We're here for all your insurance needs!

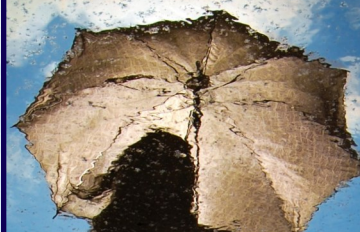
We're always just a call, email, IM, text, or video chat away.

UMBRELLA INSURANCE

An umbrella gives you more coverage for a minimal increase. It's common to only pay ~\$250 more a year (~\$20 a month) for 1 million in coverage!

CLAIM EXAMPLE:

Your dog bit someone while on a walk, severely injuring that person's face and eyes. Luckily they made a full recovery in 4 months, but they had extensive medical bills and could not drive or work for 2 months. Your umbrella policy helped pay for medical expenses and compensation fees.



Click the umbrella to learn more about umbrella coverage!

Our goal is that every child has the opportunity to be healthy, happy, confident in their appearance, and secure in their abilities.

Kids' Closet



P.S. Thanks for your referrals last quarter! Because of you, we were able to donate \$410 to Sky Valley Food Bank in Montreal!



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