



Patty Schoelhamer

Licensed Insurance Specialist

Patty Schoelhamer

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RAMSEY TRUSTED



I always make sure that my family has towing insurance. It's inexpensive, and tow trucks can be expensive. So, unless you have AAA, I *highly* recommend that you get it. (FYI, some carriers will give you a discount if you have AAA. Call me to learn more about that discount!)



My family and myself are also never without rental car insurance. If you don't have rental car coverage on your policy—even if you're deemed not at fault—you could end up paying a lot out of pocket. You'll most likely get *some* of it back once the claim is processed, but that can take a lot of time. Having rental car insurance on your policy can easily be as low as **\$3 a month**. You could easily be paying **\$400 a week** for a rental car if you do not have the rental car coverage, and your insurance company does not always reimburse you for all of it—even if you are not at fault.



Documentation is key. Take lots of pictures of your accident (videos are a bonus), make sure that you get information of all drivers involved, ask any witnesses for their contact information, see if nearby stores have cameras that might have caught the accident on tape, and call your insurance carrier ASAP. Also, call the police if needed (ex: no proof of insurance, phantom driver/pedestrian, drugs/alcohol were involved, hit-and-run, serious injury, and/or threatening behavior.)



Before you get repairs, get an estimate for damages. Your insurance carrier might want to send an insurance adjuster to look at the car before repairs are made. Ask your carrier how they would like to proceed when you let them know of the accident, as well as after a shop takes a look and presents you with a quote.



PIP insurance is a thing where you think that you might never need it, but if the time came, you're doing to want it. In Washington, 9/10 times hospitals ask for your personal injury protection insurance before they ask for your medical insurance because Washington is a no-fault state. Also, your PIP coverage will help you regardless of who is at fault, if you're a passenger, or if you're hit by a car while walking.

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What I Do for My Son

When my son started driving, I made sure that he not only had full coverage, but towing and rental car reimbursement. In 2016, his back tire blew out on his 2004 Lumina that was in excellent shape and had less than 30K miles. He ended up spinning around on a 70-MPH highway. The car was declared totaled. The coverage that we had in place helped avoid some big headaches, as well as helped us get a decent amount for the car given its condition.

I've said before and I'll say it again. My clients are like my family. Like with my son, I want to help protect you.

If You Were My Kid, What Else Would I Tell You?

- I am not telling you that you have to have 250/500, but I am telling you that there are some coverages, that even if you remove them, the monthly change is so minimal compared to the situation you might be in if something happens and you don't have those coverages.
- I make sure that my family always have coverages like towing and rental car insurance **no matter what they are driving**. Having towing coverage allowed me to get my truck out of a guardrail in 2019 and it was an older 2012 model. Towing is commonly \$1-3 a month, and sometimes less. The most that came out of pocket for my car accident was my deductible—\$500—and insurance took that off of the total loss payout, which was 10K. I had full coverage, medical payments coverage, PIP, towing insurance, and rental car coverage.
- To me, getting towing and rental car insurance is worth the extra few bucks a month to avoid the headache and scrambling to make sure that you can afford hundreds of dollars. Tow trucks can easily charge \$200 without AAA, and then you could be looking at hundreds of *more* dollars for who knows how many weeks when you need to use a rental car. *Claims can take a long time*. It might be a while before you are reimbursed—it is not going to be the next day.

5-Star Client Reviews



"I worked with **Patty Schoelhamer** switching my insurance from Allstate to PEMCO. She was most helpful and saved me money in the end. I highly recommend her. She was most professional. Thank you for your help!" ~Jeff I.

"Mosaic is literally the best insurance company you could go with, specifically **Patty Schoelhamer**. She's literally the queen of insurance, always finding us the best rates! When she retires, life will just not be the same. Mosaic & Patty have certainly felt more like family/friends than insurance agents." ~Aimee B.

"I've been a client since 2011 after transferring from USAA. **Patty S.** has always reviewed my policies annually to ensure I have adequate coverage at the best market rates. Patty provides stellar customer service and has always been available to assist whenever I've had questions." ~Kelly

"I was recommended Mosaic Insurance Alliance when financing a home through Guild Mortgage, and I am extremely satisfied. **Patty Schoelhamer** has taken care of every request and question with professionalism and haste. She was able to find me home and auto insurance for my wife and I for a much lower rate than I'd be paying elsewhere. I highly recommend Mosaic Insurance Alliance! They blow my old auto insurance (State Farm) out of the water. Thanks Again!" ~Shawn & Ashley B.

For personal insurance, we are licensed in: WA, ID, OR, and AZ.



PROGRESSIVE



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TRAVELERS

HAGERTY

MetLife

PEMCO Insurance



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