



If We're Lucky, We'll See More Sunshine Soon!

Nicer weather is almost here! As we shake off winter hibernation, it's nice to have some reminders. For example:

- **Classic car insurance and motorcycle insurance** — Before the open road calls to you, make sure that you have enough coverage. If you took off comp and collision during the dormant months, call your agent before hitting the blacktop.
- **RV insurance** — In addition to making sure that your coverage is ready for a trip, ensure that your vehicle is. RVs tend to be winterized and stored either outside next to the house, or in a garage, for long periods of time. In addition to doing a tune up and checking normal car items like tires, fluids, the battery, and emergency kits, make sure that you are pest-free. Mice are attracted to shelter and food—something that RVs do not tend to lack in. Mice can ruin wires, carpet, appliances, and more.
- **Pools & Trampolines** — Are you thinking about getting one or both of these? It is important to know that some carriers do not allow them on the property. Also, carriers that do allow one or both of these tend to have strict guidelines that must be followed in order to have a covered claim. Ask your agent for specifics before installing.
- **ATVs, Drones, Golf Carts, Boats, Jet Skis, & Other Toys** — We have specific coverages that you can get for your summertime toys.
- **Upcoming Events** — Whether it is a wedding, company BBQ, fundraiser, or some other big gathering, we can help you get the coverage that you need.
- **Hot Weather Preparation** — Like with winter, there are different safety precautions to take for the current and future weather conditions. Prep your car by checking fluids, tire tread, tire pressure, brakes, the AC, headlights, turn signals, safety kits, and backup sunglasses. Prep your home with things like counterclockwise fans, blackout curtains, AC maintenance, using natural light instead of electricity, morning garden watering, and open windows in the cooler hours. Also, remember to stay hydrated! (We have a summer blog on our website for more info.)



You Might Need an Update if You Got Valentine's Day Jewelry!

Congratulations on your new jewelry! Here are some fast steps to make sure that your new treasured item is protected:

1. Get jewelry appraised ASAP.
2. Right after appraisal, call us about getting your policies updated.
3. Set a reminder for re-appraisal. Jewelry can change value over time. Jewelry experts advise that you get everything re-appraised at least every 2-3 years and adjust your insurance accordingly. Keeping jewelry inventory pictures and lists can also help keep you organized.
4. Let us know if you have any questions!

April Showers Bring More Than May Flowers...

And, March is estimated to also be a pretty wet month. Here are some things to keep in mind as spring really starts settling in and summer begins to say hello.

- **Damage from hailstorms** can be costly (roof shingles, windows, etc.).
- **Potholes and cracked driveways** are more common in the springtime. They can damage tires and/or cause an injury and following lawsuit.
- **Flooding** from heavier rain and the melting of ice can wreak havoc on your home, car, and business.
- **Wind and rain can cause damages** to your home, business building, property, car, etc. Watch out for fallen trees, powerlines, and power outages.
- **Keep your eyes open for roof damage.** Whether it is the springtime weather that causes the damage, or the clearing up of winter that makes it evident that you have had roof damage for a while, it is important to be vigilant. Consider hiring a professional to conduct an inspection.



New Valentine's Jewelry?

Make sure your insurance is up-to-date!

JIBNA
PERSONAL JEWELRY INSURANCE

TRAVELERS

JIBNA and Travelers are common carriers for jewelry, but we have other options! (Please keep in mind that carriers are subject to change. Carriers may change guidelines at any time.)

Get the Inside Scoop On...

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"Hockey is for Everyone" ~Emerald City Floorball

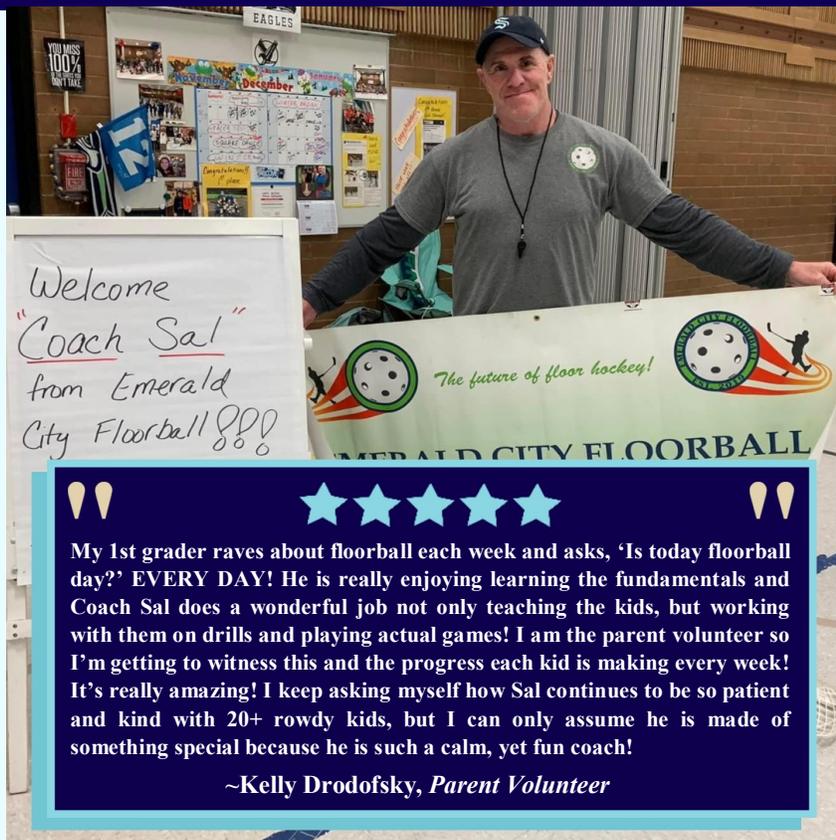
Making hockey available to everyone in the Pacific Northwest is a goal that Coach Sal Ippolito takes to heart, on and off the "ice."

Mosaic's Commercial Account Manager, Karen Moehrle, has helped Coach Sal with business insurance since 2019. Even when talking about insurance, Coach Sal is contagiously enthusiastic about coaching in the Snohomish County community. While coaching, parents, kids, and school staff see his love for the sport and teamwork. ([View our blog for more testimonials!](#))

Weekly, Coach Sal can be found at various Snohomish County elementary schools and youth clubs, teaching 6-13 year olds "safety, teamwork, creativity, and inclusiveness" through 60-75-minute floorball sessions. Coach Sal also does city fairs and birthday parties, spreading teamwork and fun to all those in the area. If you are interested in booking a session, text or call him at **425-420-0685**. His business can also be found on Facebook and Instagram, where he also talks about his upcoming events in places like Snohomish, Edmonds, and Mukilteo.

Floorball is a form of floor hockey that is more affordable and safe than traditional hockey, played on a gym floor with a stick and a plastic ball, making it perfect for children and teens. Also, youth aren't the only ones having rowdy fun playing this sport. "I have a friend in New Jersey who started a National Ball Hockey League for adults," said Coach Sal in an interview with Mosaic's Marketing Manager, Meagan Baron, in mid-February. "In three years, they went from 37 teams to 150 teams. This year, they have 175 teams across the nation all over the place. I play on the local Seattle team. We've actually won the Pacific Northwest Division the last two years. We had the honor to go to Philadelphia, Pennsylvania to play against all the other regional champions. So, the whole thing of hockey is really taking a quick hold around the country. My goal is to expose it even more to the Pacific Northwest."

"To me, community means coming together to have fun, having a good time, and having safety and inclusiveness," continued Coach Sal. "In our community, you have comradery as a hockey player. Comradery is a very big thing, as well as getting to know your neighbors...I believe that the sport of hockey should be made for everybody in the United States, whether they can afford a pair of ice skates or not. Whether they can skate, or not."



★ ★ ★ ★ ★

My 1st grader raves about floorball each week and asks, 'Is today floorball day?' EVERY DAY! He is really enjoying learning the fundamentals and Coach Sal does a wonderful job not only teaching the kids, but working with them on drills and playing actual games! I am the parent volunteer so I'm getting to witness this and the progress each kid is making every week! It's really amazing! I keep asking myself how Sal continues to be so patient and kind with 20+ rowdy kids, but I can only assume he is made of something special because he is such a calm, yet fun coach!

~Kelly Drodofsky, Parent Volunteer

It's Time to Search for Treasure!

Happy St. Patrick's Day on March 17! Set a timer and see if you can find all 10 words in the St Patrick's Day Tressure Hunt in less than 3 minutes!

- | | |
|---------------|---------------|
| 1. Gold | 6. Green |
| 2. Rainbow | 7. Riches |
| 3. Clover | 8. Leprechaun |
| 4. Luck | 9. Spring |
| 5. Horse Shoe | 10. Songs |

F Z R D W J G K C U L B A P Y O H V R Q
 J N A U L Y T M S L I E O V M M G F H H
 H B I V W D H N E W R Q D V V Y D X K R
 I B N I S K L S J I U A W I J V Z A G E
 O G B R U F D I X E Q F C B L Y E O E T
 S I O I O Z P P Q G M C F Q O Y G Z S U
 O K W Y E E Q O G V L V A H B W T F S M
 N I Z V R A T Z E O Z H Y R G E C E W U
 G I D A B E E Q V O L E P R E C H A U N
 S X U Z T Z K E Q Y H D Q A Z C C J V Y
 C M G K N U R W S O P S M K I C C T N W
 E O M B G U N U G E W G E R O V I Z V F
 W H C N M J E T Q P W U H S Y B I D A J
 S G Q X X U E M J W Z U L Z R C B F L H
 E P I P D R R S K N B P H W J O K W E Q
 Z O P D L Y G C P S Z E G W Z T H Z B S
 R A U Q T D J D W R F H T U Z R X A D C
 T V Q Z G N R L U R I T Z H B Z A K L J
 B C A W I D I N P M O N J D V I Q R E I
 K F Q Q D E M Q D M U D G T G O F U D U

Only 1 More Month Before the Numbers Are In!

The End of the Quarter is Almost Here!

We'll be donating to Arlington Kids' Klostet soon. If you know a person or business who could use an insurance makeover, let us know or have them call us and tell us that you referred them. We'll announce the donation in early April!

Arlington Kids' Klostet donates items like the ones below to youth in our community—and they are accepting donations!

New or lightly used...

- Shoes
- Coats
- Pants/Shirts/Dresses
- Socks & Underwear (New)
- Pjs

As well as...

- Gift Cards
- Books
- Hygiene Products
- AmazonSmile
- Volunteer Hours

For every insurance referral until March ends, we'll donate \$10 to Kids' Klostet!

Have or Need Dress Clothes Perfect for Prom Night?

Prom is just a few months away! Kids' Klostet lends out dress clothes to low-income girls and boys in Arlington, Darrington, Lakewood, and Granite Falls. They're also accepting donations and volunteers. These little helpers below are sorting dresses! If your child needs dress clothes for prom, homecoming, music performances, and the like, just book an appt, borrow it, and return it. (No need to verify income.)

Send those you know our way for a free insurance quote, & we'll send \$10 to Kids' Klostet!



Can You Picture Something Like This Happening to You?



~Paul Pukis



Several years ago, a client was happy he had an **umbrella insurance policy**. His son was a passenger in a car driving along Pioneer Hwy near Stanwood and was sitting in the back seat of car 1. The young driver of the car collided with a vehicle (car 2) and the medical bills for the driver of car 1 were extensive.

Several days after the accident, the son in the back seat found himself being blamed for the accident by distracting the driver. The lawsuit and portion of the medical bills exceeded the auto policy limits and the umbrella policy provided sufficient coverage to prevent the father from tapping into personal assets. March is umbrella month! Ask your Mosaic agent about a personal or business umbrella policy today.

Gardening Season Is Almost Here!

Whether it is because gardening is one of your hobbies, it's in your lease to keep up the garden for the house/commercial property that you are renting, or you have a commercial garden for a business like a pumpkin farm or fruit stand, here are helpful tips to having a fruitful experience and avoiding claims!

- **Inspect your garden and yard** now that winter is over. Document if any plants were damaged by the cold. Trim overgrown plants that can be fire or tripping hazards, and remove trees that are dead or uprooted. Ensure that dead leaves are disposed of so that they don't overtake the garden, cause a fire, or become slipping hazards. Determine if you have any pests to get rid of.
- **Create a plant map** so that you know what types of plants are invasive, which plants do well in certain types of soil and weather conditions, what plants don't do well next to others, what can be harmful to children and pets, etc.
- **Do repairs.** Do any of your fences, trellises, walls, etc. need to be fixed or replaced? Do you have wood rot or unstable structures?
- **Take inventory** on tools and equipment, and note the shape that they are in. Get needed repairs and/or replacements to decrease the chance of injury.
- **Know the best watering schedules** so that your plants will thrive and not get dried out (which can lead to fire hazards and/or the breaching a renters contract).

Getting the Summer Cabin and Vacation Home Ready

If you have a summer home or cabin, here are some ways that you can get prepared for spring and summer.

- Determine if you need to increase your insurance limits or expand coverage. Some reasons for needing to do this include different weather conditions, appliance upgrades, remodels, and pool installations.
- Consult a professional for an inspection to make sure that the home is safe and things are operating correctly. A cleaning service might also be something to look into.
- Service your security cameras. Also, if you have a house watch service or local police who watch your property in the off-season, let them know that it will soon be in use again.
- If you do Airbnb, or plan on renting out the property or house to others, make sure that you tell your agent so that you will have the necessary insurance if you ever end up having a claim.



PROGRESSIVE



Nationwide

Allstate

(Please keep in mind that carriers are subject to change. Carriers may change guidelines at any time.)

Recent Reviews!



"We feel lucky to have found this agency when we left our last agency (due to poor service). We even had a mess on our hands (from the last agency), and **Mosaic** worked hard to help clear it up even though the error only affected us (and not our future coverage or services from Mosaic). Clearing it up took months and Mosaic never wavered in help and support. They are rock stars!" ~**Mary R. from Bothell, WA**



"**Karen Moehrle** is the best. She has been awesome to help me get insurance. She really went to bat for me, and I greatly appreciate it. Getting insurance was critical to getting into a lot of these programs and going forward." ~**Coach Sal Ippolito**



"Great service. Found the best possible rates for me both when I first came to them as a client, and then again after my rates went up and I wanted to shop for another company that had a lower monthly payment for me. Thank you for your help. Highly recommend." ~**Tristanya H.**

Thank you! We're so lucky to have customers like you!

Share your 5-star review on Google, Yelp, and Facebook!

What Kind of Person Are You?

Which are your favorites?

- Phone calls
- Emails
- IMs
- Text Messages
- Video Chats

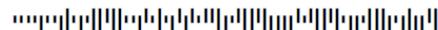
Whichever it is, your Mosaic agent is ready to accommodate!



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Seattle, WA

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Lynnwood, WA 98087

Jane Doe
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Woodinville WA 98072-4423



DID YOU KNOW...

You can get rewarded for your good driving!

We have some carriers that give up to a 20% discount with a simple app based telematics program! Ask us about them today.



~**Amy Drewel**

Spring Into Action!

Here are some seasonal reminders to get you and your loved ones ready for spring.

- **Cars:** Check air pressure in all your tires, replenish your roadside assistance kit and first-aid kit, check weatherstripping on windows and doors, refill fluids, get a tune-up, and wash your car to remove debris and things that can cause harm to your paint like rock salt residue.
- **Houses and Business Buildings:** Ensure all of your fire alarms and carbon monoxide detectors are working, determine if you need to reshingle your roof, clean gutters, have general cleanliness to help avoid tripping hazards and fires, inspect your plumbing, and make sure that you have no leaks by inspecting ceilings, attics, crawlspaces, windows, and doors.
- **Personal and Commercial Property:** Is your property safe to be on? Have you eliminated tripping hazards like wet entryways, overgrown plants, and cracked pavement? Do you have potentially dangerous objects like a pool or machinery that is not adequately secured? Is it likely that something about your property will result in your guests or trespassers (like passerby children) getting hurt?
- **Insurance:** Did you have any big changes in your life recently? Or are you planning on having some? Make sure that your insurance is up-to-date and that you have enough coverage in place if you have a covered claim! Your favorite Mosaic agent is ready to help you! (Some common changes include adding/removing a driver; buying/selling a car; getting a new summer toy like a pool, trampoline, or boat; getting new roommates; getting new pets; remodeling your home or office building; customizing your cars; getting new jewelry; working from home; and working for a rideshare driving service like Uber or Lyft.)
- **Mosaic's Resources:** Tune into our website for blogs with helpful tips throughout the season! Our archive page also has a collection of monthly postcards and handouts that have seasonal tips, helpful information, and life hacks. You can also follow us on Facebook, Instagram, Twitter, LinkedIn, and YouTube to stay in the loop and get various helpful insurance scoops!



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