



## Summer Forecast: Sun with a BIG Chance of FUN!

- **Are you thinking about getting an e-bike?** There are all kinds of **e-bike events** happening all over the world from June to September. For instance, the **Electrify Expo** in Redmond, WA this September will give you a chance to test ride e-bikes, e-scooters, e-skateboards, and electric cars. Also, if you find something you like, call your favorite Mosaic agent. We sell **electric bike insurance**, **ATV insurance**, and more!
- **Show off your classic car!** Your agent is ready to help review your **classic car insurance** before you attend classic car events. If you're looking for events near you, **eventbrite.com** has all kinds of listings, as does endless classic car groups on Facebook.
- **Outdoor movies** are making a comeback! You can Google cities near you that are hosting them ("movies in the park [city name]" is a good phrase to search). Washington cities like Seattle, Marysville, and Everett have already scheduled July and August dates in local parks. Jennings Park in Marysville, WA, for example, is hosting three in July and two in August with free admission—their **city website** has movie listings.
- **Watch the Orcas** this July and August in Seattle. There are also other fun zoo events throughout Washington and states like California, Oregon, and Arizona. For example, check out drive-thru Safaris where you can feed critters right from your car window.
- **Which bands are having concerts this summer?** When you're looking for upcoming music events (and sporting games) **TicketMaster.com** is a nice place to start.
- **Farmers markets are a great way to get some fresh air and discover some new knickknacks and businesses.** A quick Google search of "farmers markets near me" will pull up different times and places for the upcoming months. (If you are vendor, let us know and we can help you with special event insurance.)
- **Family BBQs and yard parties are coming!** What will you cook? What games will you play? **Pinterest.com** has easy party recipes and fun party games. (Check out the graphic to your right and review your property insurance with your agent first!)



## Don't Forget!

- **House parties and yard parties are lots of fun.** Just make sure that your **property liability insurance** is in order in case someone gets hurt. (You'll also want to review your insurance even if you don't have a party, since summertime means more time outside and more distracted nuisances to tempt children passing by.)
- **If you're getting a trampoline or pool this summer** tell your agent ASAP. Some insurance carriers don't allow one or both, and those who do tend to have **strict guidelines**. We can help!

## Is Your Teenager Graduating This Year?

What does it mean for your insurance if your teenager is graduating high this year and going to college? What if they're graduating college but will still be living with you? Below are some good quick facts to know.

1. It's possible for your college student to be covered under your car and home insurance policies—even if they live in a dorm far away from home. This means that their car and belongings can be protected. *(When you talk to your agent about this, also ask them about the **good student discount**.)*
2. In many states, if your home is your child's permanent residence, they can remain on your insurance as a listed driver—no matter their age. However, we recommend they get their own policy for various reasons, including so that they can have benefits like a longevity discount with their own carrier.
3. When your kid is ready to get their own policy for **home**, **auto**, or whatever else they need (**motorcycle**, **boat**, etc.), **we're ready to help them!**

## What If Your Teenager is Still in High School...And Driving???

It's not all about the grads! We can help you add your new teen driver to your car insurance too.

- **Ask us about telematics.** With it, you can monitor their driving and have the opportunity for a good driving discount.
- **View ways that you can save on our website.** We understand that young drivers can increase your rates. Search for "**discounts**" via the search bar on our website for different discounts you might be eligible for.



## DID YOU KNOW...

Here are some ways that you can avoid summer wildfires & house fires!

1. Clean yard debris and gutters
2. Don't leave campfires unattended
3. Don't throw out lit cigarette butts
4. Avoid 'topping off' at the gas pump
5. Practice safe cooking



~Meagan  
Marketing Manager & Client Experience Manager

*(Also, now is the time to check your fire extinguisher expiration date and replace smoke alarm batteries!)*

## Get the Inside Scoop On...

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# Why Get Certain Types of Insurance Coverage?

Below are just *some* important coverages that we recommend you have and review this summer. Along with the types of insurance we recommend, we've included claim examples that each type of insurance can help with. To get recommendations for your specific needs, call up your agent so that we can tailor your coverage for your unique situation.

## Insurance for Individuals:

- **Personal Injury Protection (PIP):** While walking to a local park, a car hit you and fled the scene. The criminal hasn't been caught. Your PIP automatically kicked in to help pay for your medical bills.
- **Full Coverage Auto:** Your vehicle was stolen at a concert and recovered severely damaged. Luckily you had full coverage—which includes not only liability coverage and collision coverage, but also **comprehensive coverage**—so you had a covered claim.
- **Personal Umbrella Insurance:** You were deemed at-fault for a big multi-car accident with high property damage and injury costs, maxing out your auto insurance liability limits. Your umbrella helped pay for exceeding damages so you didn't have to pay out-of-pocket.

## Insurance for Businesses:

- **Workers Comp:** While in training, your new forklift driver didn't securely stack a heavy load. When it fell, pieces of debris hit your warehouse manager and seriously injured his eye, causing him to need surgery and be out on sick leave for over a month during your busy summer season.
- **Commercial Umbrella:** You were sued for wrongful termination by a former employee and found guilty. Your umbrella alongside your commercial liability policy helped pay for your settlement and legal fees.
- **Inland Marine Insurance:** A huge shipment of your best selling product was damaged in transit, delaying your semi truck delivery...during busy season. (Also ask about ocean marine insurance.)

## ASK US ABOUT COMMERCIAL CRIME INSURANCE

We are seeing more commercial claims of thieves crashing their cars into store front windows to gain access.

*One of the big things shop owners are doing is installing concrete barriers in front of areas where a vehicle could smash through the building. We're also seeing thieves steal ATMs a lot, so we advise better securing those also.*



~Jonathan

## Who Are These TV Dads?

**Happy Father's Day this June 18!** See if you can place all of these iconic TV dads (shows and movies). Also, who is your favorite TV dad? Take a picture of your completed game and post it on our Facebook at [Facebook.com/MosaicIA](https://www.facebook.com/MosaicIA).

1. **Marlin the fish** from \_\_\_\_\_.
2. **Gomez Addams** from \_\_\_\_\_.
3. **Danny Tanner** from \_\_\_\_\_.
4. **Daniel Hillard** from \_\_\_\_\_.
5. **Mufasa** from \_\_\_\_\_.
6. **Philip Banks** from \_\_\_\_\_.
7. **Red Forman** from \_\_\_\_\_.
8. **Nick Parker** from \_\_\_\_\_.
9. **Tim Taylor** from \_\_\_\_\_.
10. **Homer S.** from \_\_\_\_\_.
11. **Carl Winslow** from \_\_\_\_\_.
12. **Al Bundy** from \_\_\_\_\_.
13. **Fred G. Sanford** from \_\_\_\_\_.
14. **Bob Parr** from \_\_\_\_\_.
15. **Ward Cleaver** from \_\_\_\_\_.

My favorite TV dad is \_\_\_\_\_ from \_\_\_\_\_!

## Changing Community Circumstances

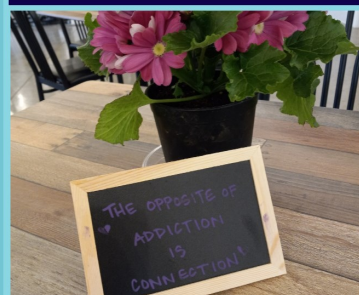
Our current referral program nonprofit has more to add to the stat pictured below. To see what they are doing in the community to change those numbers, visit them on their Facebook at [Everett Recovery Café](https://www.facebook.com/everettrecoverycafe).

"More recently, the social distancing and self-isolating recommended to combat the spread of the COVID-19 pandemic has been dangerous for those in recovery. In Snohomish County, opioid-related deaths rose 53% from the first quarter to the second quarter of 2020 – just as the stay-at-home orders were taking effect. Fentanyl-related deaths are up 162% for the same period. In addition, there is plenty of anecdotal evidence of an increase in relapse and struggles with mental health. The Café's work is to create a safe space for people to heal and transform their lives. The work is intentional, to meet people where they are at and support with honesty and encouragement the forward movement in their lives."

**Refer your favorite Mosaic agent to someone you know for a free insurance quote, and we'll donate \$10 to Everett Recovery Café!**

## Did You Know...

"Snohomish County experiences around 18% of all heroin-related deaths in Washington although the county comprises only 10% of the state's population."





# Now Is A Great Time to Check, Clean, & Repair Your Appliances!



~Candice



Did you know that if your water heater fails due to poor maintenance and causes damage, you won't have a covered claim? Water heaters failing are considered maintenance issues, not 'sudden and unexpected' events.

**Make sure to inspect appliances in your house regularly and keep up maintenance.** Consult a professional if needed.

## 20 Funny Random Questions Later & We Have a Few Funny Fact Features for You!

It's time for a standup comedy by Co-Founder & Co-Owner, [Amy Drewel](#); and Marketing Manager & Client Experience Manager, [Meagan Baron](#). They answered some funny questions for your entertainment! And, future newsletters will have laughs from other teammates. (You can also visit our Facebook and Instagram on Fridays for more.) Also, you can create your own standups by printing templates of "funny fill in stories" and taking turns reading at game night!



~Amy

Did you know that Washington state's official dance is the square dance? ...Square dancing! I had to learn it in high school. And I never grew out of that country phase. If you have ever worked with me, you know that I listen to Amarillo by Morning by George Strait every day...and I can definitely listen to that song all day long. I like all kinds of music, including some rap music. In fact, if I were a professional rapper, my tagline would be On the Tip of Your Tongue – Drewel. My team also knows that I like to listen to Christmas music in July, but you'll never hear me blasting American Pie by Don McLean. Having that song play on repeat for two hours at karaoke will do that to you.

And, speaking of the worst...What is up with those cropped shirts? I would like to know why every shirt is cropped these days! 'These days...' I sound like a true adult there. I will actually never forget the moment I realized I was officially a grownup...It was when I paid my own auto insurance. Getting older sucks, but I try to escape reality by enjoying my friends and family around me and living by the cliché 'do not complain unless you have a solution.' Speaking of solution, I sometimes think that if I had a superpower, I would want to be able to stop time—I want my family and friends to live forever. Loved ones are important to me—that's why if a zombie apocalypse ever comes, the three people I would want on my team are my mom, dad, and sister. Another cool power would be to be able to speak to animals. Then I can tell all those rodents, small 4-legged furry creatures, and birds to stay away...birds are terrifying. I do not even like to eat eggs unless they are cooked into something...Though, I did eat a sparrow on a stick while in a foreign country once.



~Meagan

*Standup comedy?* Like what you do on a *stage*? Nooooo. That reminds me of a recent girl's night. They were trying to get me on the stage for karaoke. I would have to be forced on stage, especially if it was a work party. But, if I had to choose a teammate to be up there with, Paul would have to be there with me so that the two of us refuse and stand awkwardly together! You couldn't get me to sing karaoke even if it was a KISS song, and if you play anything by The Spice Girls, I will not just avoid the stage—I'll leave the building! (\*Shudder.\*) BUT, I will say that I did try something new on girl's night. The weirdest food I've ever eaten, in fact. Roasted and salted lime crickets at a Seattle Mexican restaurant. It was actually DELICIOUS and had a nice crispy crunch. Timon and Pumbaa would've been proud. Now, when it comes to food I've had with the WEIRDEST in taste, is definitely Vegemite. It was a White Elephant gift Grandma had the pleasure of 'winning' a few years back. That stuff is like eating Bouillon cube toothpaste! YUCK! I would totally not hop on that trend if it was big in the US like it is in Australia. Speaking of horrible trends...Faux fur coats that look like you're wearing your grandma's 1970s carpet are not attractive, Target! Stop selling them. I am always tempted to hang the rake display next to them when I see them—can you say #CarpetRake?

All this talk about karaoke and horrible clothes makes me want to pick up a book. After all, books are the best way to escape reality. You can forget your problems and escape to any world you want and be anyone, doing ANYTHING. If I were able to be any novel character I wanted, I would be Meggie from *Inkheart*. That way, I could read out the other characters that I love, as well as ones that I create in my stories. I would just have to figure out the swapping thing first! Another thing that I love about books is that they teach us real life lessons. For example: "Fairy tales are more than true: not because they tell us that dragons exist, but because they tell us that dragons can be beaten." ~Neil Gaiman

## Recent Reviews!



"Megan Mazingo is fabulous. She is patient and detailed. When it comes to working out new options, she gives you plenty of information to base your decisions on. Plus, she doesn't mind taking the time to explain things. She is a pleasure to work with and I appreciate all the work she has done to help us. Thank you, Megan!" ~Amy H.



"Love Jacque!!! We have been working with her for at least 2 years now, maybe 3. It's always a delight and pleasure. We own several companies where regulations change often and are still freshly new, but Jacque Gibbs has made these last few years a breeze when it comes to being in compliance with our different insurance that we are required to have. She truly cares about her clients, and it shows through her work. ~LaSonya G.



"I called as they are listed as a local MetLife office. The woman that answered was so sweet and went the extra mile to try to get me the fax number I needed. If they're that good to a misguided caller, I can guarantee their customers are in fantastic hands!" ~Lindsey D.



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

Share your 5-star review on [Google](#), [Yelp](#), and [Facebook](#)!

## If You Need Help This Summer, Let Us Know!

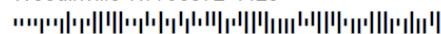
We are always just a phone call, email, or video chat away if you need help with...

- Claims counseling
- Adding a new car
- Adding a new driver
- Getting coverage for your summer toys (boats, jet skis, ATVs, classic cars, e-bikes, etc.)
- Getting coverage for your Airbnb, summer home, or rideshare services
- Other life changes!



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## DID YOU KNOW... We claims counsel!

*If you ever think "should I file this?" please reach out to us. You might not know what could happen.*

*For example: Let's say your fence blew over in a windstorm, and you called and filed a claim. Your carrier paid \$890 for the claim. Now, the claim will raise your rate for 3-5 years. So, eventually you'll end up paying more than the cost it would have been to replace the fence out-of-pocket.*



~Amy

## Let's Get You Ready for Summertime!

It's not all about the insurance for boats, jet skis, pools, trampolines, motorcycles, RVs, ATVs, and classic cars. Below are also some important coverages to remember.

### Other Insurance to Review for Your Personal Life:

- Airbnb Insurance
- Rideshare Insurance
- Uninsured Motorist
- Rental Car Insurance
- Wedding Insurance
- Personal Injury Protection (PIP)

### More Insurance to Review if You Own a Business:

- Food Truck Insurance
- Ocean Marine Insurance
- Special Event Insurance
- Inland Marine Insurance
- Crop Insurance
- Restaurant/Club Insurance

### Also, Don't Forget!

- **Make sure that your AC works in your home and car before the heat really sets in!** AC units, AC recharger kits, fans, and the like tend to get sold out when the season kicks off.
- **Other summer items that get sold out fast at the store:** sunscreen, beach towels, beach toys, pools, hoses, sprinklers, water balloons, BBQ cooking supplies and meat, water filters, and ice.
- **Do maintenance:** check car fluids, check tire pressure, consider an oil change, restock your roadside kit, and do a sweep of your property to see if anything needs addressed.
- **Avoid summer fires by taking precautions such as:** having campfires 25+ feet away from tents, watering your garden regularly, not using a BBQ on an enclosed deck or indoors, not leaving a fire/BBQ/hot stove/candle/tiki torch unattended, not overpowering extension cords or circuits, and following the other preventative measures listed on page 1.



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