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**MOSAIC  
INSURANCE**

## Your Insurance Scoop

OCTOBER 2023 POSTCARD



### When Do You Stop for a School Bus In Washington State?

- **1 Lane Road:** Everyone Stops
- **2 Lane Road:** Everyone Stops
- **3+ Lane Road:** Stop if traveling the same direction.
- **Turning Lane:** Stop if traveling the same direction.
- **Median/Barrier:** Stop if traveling the same direction.

### Darkness Is Coming

By that, we mean that darker weather conditions will soon be here:

- Darker and earlier nights
- Increased rain
- Likelier flooding
- Beginning of ice
- Upcoming storms—thunder, lightening, hail, etc.
- Future power outages

We have [tips on driving in the rain](#), [what to do if your power goes out](#), [steps to secure your home and business properties](#), and more on our website. [View our fall page](#) for claim examples, how to prepare your home and business, and other important information this autumn season.

## Driving Reminders

1. **Roundabouts (or traffic circles)** are increasing in popularity. Also, it's common to encounter ones that look different, are different sizes, and have different amounts of lanes within the same city. We think that brushing up on how to drive in them before the dark, cold, and wet weather really sinks in is a great idea for all of us. Washington State Department of Transportation has tips and graphics for you and your friends [here](#).
2. If you encounter ice or rain, be extra cautious with bridges, hills, turns, train tracks, braking, and accelerating. Also avoid driving through puddles if you can safely do so. More on that [here](#).
3. Don't use cruise control when there is water on the roads. As [AAA explains](#), driving through puddles while in cruise control can cause your car to accelerate. Using cruise control when there are puddles, wet roads, and/or ice can make your car hydroplane. Additionally, since cruise control is disabled by braking, it can also make you brake when you shouldn't.
4. Don't use your high beams in rain or fog—as described [here](#), it can actually make it harder to see!



### Fall In Love with Some Autumn Games!

- [More than just the traditional fall leaf throw](#)
- [Capture the Pumpkin, Harvest Relay, & More](#)
- [Fall Scavenger Hunt](#)
- [Halloween Bingo](#)
- [80 Halloween games sorted by age](#)
- [39 Halloween games to play in the dark](#)
- [Spooky food fun—Halloween recipes & games](#)
- [Fall Themed This or That](#)
- [Video games to get you in the autumn spirit](#)
- [Funny Thanksgiving games](#)
- [Halloween treats for you to eat while you play!](#)
- We can't forget [Thanksgiving & other fall food](#)
- [Get more on our Pinterest!](#)



### Do You Own a Fruit Stand, Pumpkin Patch, or Tree Farm?

Corn mazes, haunted houses, local jams and jellies, fresh veggies and fruits, and the like bring nostalgia and family experiences to those in the community. They also bring along the possibility of claims to you as a business owner.

Basically, if you own a business where people will be walking on your property to purchase goods or holiday experiences from you, you'll want to review your [property insurance](#) and [liability insurance](#) ASAP. Even your [farm insurance](#) to ensure that nothing happens to your product between now and purchase. [Reach out to us!](#)

## What We'd Want Our Teenage Driver to Know

In addition to the tips mentioned above about school buses, roundabouts, and weather driving safety, below are some other items that our insurance agents would want their teenage driver to know.

1. [Car maintenance](#)
2. [Telematics](#)
3. [How harmful distracted driving is](#)
4. [What to do if you have a car accident](#)
5. [What car thieves look for](#)
6. [Car safety kits](#)
7. [Wild animal & pet safety](#)
8. [The DOL has more for teens & parents!](#)



### Listen to the Music

Starting a new quarter is sweet music to our ears! Our last charity of 2023 is [Snohomish County Music Project](#), an Everett community nonprofit that has been around for decades. The organization helps youth in the area express their love for music and turn it into a strong emotional outlet to apply to their daily lives. They are also shifting their focus towards grant-making services. This strategic evolution will ensure that even more community-led, music-centric projects can take flight, fostering the same transformative change the organization has been passionate about for years. View their [Facebook](#), [Instagram](#), [Twitter](#), [YouTube](#), and [LinkedIn](#). For every person or business that you refer to Mosaic for a free insurance quote until the end of the year, we will donate \$10 to Music Project.

*A BIG thanks to all those who [referred Mosaic Insurance](#) to the people and businesses in their life last quarter. We'll soon announce the donation to [Beck's Place](#) in Monroe, WA.*



**Trauma is a big piece. Trauma, anxiety, depression - eating disorders never show up alone.**

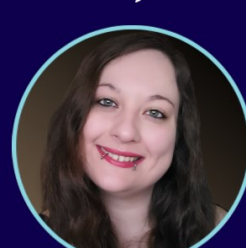
KATHRINE LEE, MT-BC

*"There is a significant mental health component to eating disorder recovery. Like other mental health challenges, music therapy can support the recovery process including working through trauma experiences. Listen to the full podcast episode [here](#)."*

## BUSINESS OWNERS: DID YOU KNOW...

**8.25 seconds is the current average human attention span (2023).**

*Seasonal product offerings (holiday themed products, seasonal discounts, store décor) can help clients stop, look, and walk through your door.*



~Meagan  
Client Experience & Marketing Manager



## Recent Reviews!



“I’m very happy with my agent. She is always competent and courteous. My questions are answered clearly and completely.” ~**Helen K. | Redmond, WA**



**Linnea**



“They have been on top of things and have always provided top-level service. I truly appreciate their expertise and insights in helping us make the most informed decisions.” ~**Nishant V.**



**Regina**



“We have been working with **Jacque** at Mosaic Insurance Alliance for a few years now. Jacque practices ‘old school’ customer service—she’s NEVER skipped a beat in finding the best rates and coverage that meets our needs and our budget! Have a claim? No worries. This crew has your back each step of the process. These folks know their industry. Whether business or residential, I highly recommend them for ALL your insurance needs! ”



~**Bud Hut | Walsenburg, Colorado**

*Thank you! We’re lucky to have customers like you!*



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



### Is Your House Ready for Trick-or-Treaters?

Some common injuries that trick-or-treaters get on the dark, cold, wet night of October 31st:

- Trips of décor or cluttered walkways/porches.
- Falls on slippery stairs
- Slips on soggy leaves on walkways.
- Running into décor.
- Getting bitten by dogs.

You can help prevent injuries by having lighted pathways, clean and salted driveways/patios, and pets securely inside.



### PSA for Parents: Trick-or-Treating Safety

Trick-or-Treat is often fun for kids, but parents' number one concern is safety. View the safe Halloween tips from the CDC to keep your child safe so they can enjoy their adventures trick-or-treating.

[CDC Halloween Tips](#)

## Updates, Questions, & More

Whether you have an important update to make to your policy, you have some questions you’ve been meaning to ask your agent, you want to explore additional coverages, or something else policy-related, your Mosaic agent is ready! **Reach on out to her/him:**

- Call—[agent directory](#) | [mainline](#)
- Email —[personal](#) | [commercial](#)
- To text or setup a video chat—ask your agent!

**Not a Client Yet? Fill out our easy [get a quote form](#)!**



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*Like working with us? Shout out to your favorite agent by doing a quick online review on [our website](#), [Google](#), [Yelp](#), [Facebook](#), and [Nextdoor](#)!*

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