



MID-MICHIGAN INSURANCE AGENCY of Mt. Pleasant, Inc.

"Built on Trust and Dedicated to Service"

MidMichiganInsurance.com

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From the Desk

To our customers,

Schools are attempting to open and businesses are trying to get back to some type of normal operations. It may be several more months before we can put this pandemic behind us. We as Americans, are very resilient people and we will make it through this disaster as we have in the past.

A steady course and a good hand on the tiller, will lead us to a safe shore. We all need to pull together and help each other. Wear a mask, keep your distance and wash your hands is what we are told to help prevent the spread of the COVID 19 virus. The scientist will come up with a vaccine and this will become a historical event like so many other past events.

Through it all, I want you to know that this office will continue to serve you with your insurance needs and provide sound advice for your home, auto, life and business insurance.

I thank you once again for your patronage.

Michael Hawkins
CEO

EMERGENCY CLAIM NUMBERS

If we are not in the office, please use these numbers to contact your insurance company.

Auto Owners/Home Owners:
888-252-4626

Auto Owners Road Assistance:
888-869-2642

Foremost: 800-527-3905

Grange Insurance: 800-935-5300
Glass Claims: 877-800-2727

Hastings Mutual Insurance:
800-442-8277

Liberty Mutual: 800-225-2467

Michigan Millers Insurance:
800-888-1914

Motorists Insurance Group/encova
Insurance: 800-876-8766

Progressive: 800-274-4499
Road Service 800-776-2778

Retailers: 866-764-7705

Safeco Insurance: 800-332-3226
Road Service 877-762-3101

State Auto: 877-722-5246
Glass Claims: 888-504-4527

Wolverine Mutual Insurance:
800-733-3320

3 Reasons to Take a Home Inventory

Creating and updating an inventory of your personal possessions is one of the best ways to make the most of your homeowners or renters insurance, and makes filing a claim easier and more efficient. A home inventory is simply a list of your personal possessions along with their estimated financial value. You can create a home inventory in a simple, low-tech manner by writing down everything in a notebook and keeping receipts in a folder. Or you can take advantage of technology and use a digital camera or smart phone or app to make your record. No matter how you choose to do it, the important thing is to take action. An up-to-date home inventory will:

- 1. Help you purchase the right amount and type of insurance.** Having an accurate list of all your possessions helps you to have a more productive conversation with your insurance professional when making decisions about homeowners or renters insurance coverage. After all, if you don't know what you have, how can you insure it adequately?
 - 2. Make filing a claim as simple as possible.** Most people cannot remember what they had for breakfast much less recall the contents of their attic, kitchen cabinets or downstairs closet after a fire, storm or other catastrophe. Disasters are scary and stressful, which can make trying to list damaged property for a claim form even more challenging. Having your belongings already documented in your home inventory can be a huge relief at times like these.
 - 3. Substantiate financial losses for tax purposes or when applying for financial assistance.** Following a catastrophe, the only way to determine whether you qualify for a tax break or disaster assistance is to substantiate your financial losses. A well-organized home inventory can be an extremely useful tool in this.
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Happy Corner



Good Report

The doctor says, “Larry, everything looks great. How are you doing mentally and emotionally? Are you at peace with God?”

Larry replies, “God and I are tight. He knows I have poor eyesight, so He’s fixed it so when I get up in the middle of the night to go to the bathroom, poof! The light goes on. When I’m done, poof! The light goes off.”

A little later in the day, the doctor calls Larry’s wife.

“Bonnie,” he says, “Larry is doing fine! But I had to call you because I’m in awe of his relationship with God. Is it true that he gets up during the night, and poof, the light goes on in the bathroom, and when he’s done, poof, the light goes off?”

“Oh, no,” exclaims Bonnie. “He’s peeing in the refrigerator again!”

Coffee Shop

If the local coffee shop has awarded you “Employee of the Month” and you don’t even work there, you may be drinking too much coffee.

Preventing Ice Dams

What You Need to Know to Prepare for Winter

It’s that time of year again! As snow freezes and thaws, you may experience ice dams building up in your gutters or on low-sloping roof areas. Unfortunately, this means that a blockage has been created and the water from the melting snow on your roof cannot flow from the gutters to the downspouts. This can potentially cause the water to back up under your shingles.

Oftentimes if the melting snow, water and ice cannot move through your gutters unobstructed, it finds a way into your home, causing damage to your walls, ceilings or insulation. Typically, there is minimal, if any, damage to the shingles on your roof. However, it may be necessary to pay a professional to remove snow or ice in the affected area to prevent any further damage. As your policy requires you to mitigate damages, a reasonable cost to do so may be covered under your applicable building policy. In the event of a covered loss, be sure to work with your contractor and claim adjuster to determine a reasonable cost for this service, and always obtain an invoice to present for reimbursement (subject to your policy limits and deductible).

You cannot control the weather, but you can take steps to identify ice dams and prevent them from causing damage to your home:

- Keep your gutters and the areas near your downspouts clear so water is unobstructed when channeled away from your roof.
 - Consistently check your attic and the tops of exterior walls for moisture or water stains.
 - Safely remove excess snow and icicles from the edge of your roof, if possible.
 - Long-term prevention of ice dams includes proper insulation in your attic and applying an ice and water shield membrane under your shingles.
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Blind Man

A blind man visits Texas. When he gets to his hotel room, he feels the bed. "Wow, this bed is big!"

"Everything is big in Texas," says the bellhop.

The man heads downstairs to the bar, settles onto a huge barstool and orders a beer. A mug is placed between his hands. "Wow, these drinks are big!"

The bartender replies, "Everything is big in Texas."

After downing a few, the blind man asks where the bathroom is. "Second door to the right," says the bartender.

The blind man heads for the bathroom, but accidentally enters the third door, which leads to the swimming pool, and falls in. Popping his head up from under the water and flailing his arms, he shouts, "Don't flush, don't flush!"

Puppy

I arrived home from work to find all the windows and doors wide open. Apparently, our puppy had an accident. "Yeah, it smelled really bad," my daughter told me.

"In fact, when we first walked in, I thought you had come home early and were cooking dinner."

Are You Old?

One way to find out if you're old is to fall in front of a group of people...

If they laugh, you're young!

If they panic and start running toward you, you're old.

Month in History: December

December 25th - Christmas Day, commemorating the birth of Jesus of Nazareth. Although the exact date of his birth is not known, it has been celebrated on December 25th by the Western (Roman Catholic) Church since 336 A.D.



December 16, 1773 - The Boston Tea Party occurred as colonial activists disguised as Mohawk Indians boarded British ships anchored in Boston Harbor and dumped 342 containers of expensive tea into the water.



December 7, 1941 - The U.S. Naval base at Pearl Harbor, Hawaii, was attacked by nearly 200 Japanese aircraft in a raid that lasted just over one hour and left nearly 3,000 Americans dead.

