



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

*"Built on Trust and Dedicated to Service"*

**MidMichiganInsurance.com**

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## In This Issue

- From the Desk
- Personal Umbrella
- Month in History - December
- Happy Corner

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Visit us online at Mid Michigan  
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The sincerest form of flattery is to recommend us to your friends and family. Visit our Refer a Friend - Mid Michigan Insurance Agency for a chance to win our GRAND prize.

Like us on Facebook and review us on Google

## From the Desk

To our valued customers,

**We are looking for more great customers...  
JUST LIKE YOU!**

When you refer your friends and family to our agency, you will be entered for a chance to receive a personalized prize package valued up to \$500. Prize drawing will take place in March.

I want to assure you that our staff is here to support your insurance needs. If we can help with any changes concerning your insurance, please let us know.

Wishing you and your family a Merry Christmas and a prosperous Happy New Year!

I thank you once again for your patronage.

Becky Sadler  
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  
Foremost Claims: 800-527-3907

Grange Insurance: 800-445-3030  
Glass Claims: 900-951-9734

Hastings Mutual Insurance:  
800-442-8277

Liberty Mutual: 800-2CLAIMS

Michigan Millers Insurance:  
800-888-1914

Motorists Insurance Group/encova  
Insurance: 866-637-8686

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

Retailers: 866-764-7705

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

Wolverine Mutual Insurance:  
800-733-3320

Wolverine Road Service:  
877-451-2760

## Personal Umbrella



You don't have to be a millionaire to be sued like one. Million-dollar judgments against individuals for negligence are still relatively rare. However, receiving a lawsuit with a million-dollar demand is more common. If you receive such a court summons and you have only \$100,000 of coverage, you may lose a lot of sleep. Umbrella policies offer inexpensive "peace of mind" for most types of negligence claims. Automobile accidents are probably the most common source of serious claims.

### OVERVIEW

A Personal Umbrella policy provides Personal Liability protection that extends coverage well above the limits of your other policies, such as:

- Auto – underlying minimum limit of \$250,000 to \$500,000 (depending on your state)
- Homeowners or Mobile Homeowners – underlying minimum limit of \$300,000
- Recreational Vehicle – underlying minimum limit of \$300,000
- Watercraft – underlying minimum limit of \$500,000 for 26' or over 45 MPH/\$300,000 for all other
- Eligible Rental Property – underlying minimum limit of \$300,000
- Business Pursuits – underlying minimum limit of \$300,000
- No exclusions for pets, pools or trampolines

### COVERAGE

- Personal Injury – includes libel, slander, false arrest, mental anguish, defamation of character, invasion of privacy, false imprisonment and wrongful eviction
- Liability for property rented to you, used by you or in your care
- Blanket Contractual Liability
- Liquor Law Liability
- Worldwide coverage
- Legal defense for claims not covered by basic Liability insurance

Personal Umbrella policies are available with coverage limits of up to \$5 million (higher limits may be available).

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## Happy Corner



### Eating Bugs

A boy asks his father, “Dad, are bugs good to eat?”

“That’s disgusting. Don’t talk about things like that during dinner,” his father responded.

After dinner, his dad asks “Now, son, what did you want to ask me?”

“Oh nothing,” the boy says. “There was a bug in your soup, but now it’s gone.”

### Yes, Theo

“Yes, Theo, what is it?” asked the teacher.

“I don’t want to alarm you, Miss Davis, but my dad says if I don’t start getting better grades, someone is going to be in BIG trouble!”

### Apples

In a Catholic school cafeteria, a nun places a note in front of a pile of apples, “Only take one, God is watching.”

Further down the line is a plate of cookies. A little boy makes his own note, “Take all you want. God is watching the apples.”

## Month in History: December

**December 25<sup>th</sup>** - 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.

