



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

"Built on Trust and Dedicated to Service"

MidMichiganInsurance.com

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recommend us to your friends and
family

From the Desk

To our customers,

Below we have listed many changes to your auto insurance. There may be more changes in the next few months. Please take time to read this important newsletter. We are committed to informing our customer of the updates that are being written into the law. If you would like to discuss the options please call our office and one of our agents would be happy to go over the changes.

We have supported the Isabella county soup kitchen for a number of years. We would like to ask our customers for their input as to other worthy causes we should try to help. If you know of a nonprofit program or organization that you would like us to add to our community service program please send us an email. We will pick out one of the suggestions that is sent in and will award a \$50 gift certificate to that customer. Also, we will send a matching gift to the organization and will make this part of our regular community support program.

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

Auto No-Fault Reform Quick Facts



On May 30, 2019, Governor Whitmer signed a no-fault auto insurance reform bill to provide lower rates for Michigan drivers, protect insurance coverage options, and strengthen consumer protections.

Beginning Mid-April 2020, or about 90 days before your renewal; you will receive a form from your current insurance company. It will be delivered by mail unless you are set up with email notifications. If you prefer email, please contact our office and provide your email address. There will be forms to complete and sign.

What You Need to Know Now

Medical Coverage Options

You will be able to choose the level of medical coverage under the Personal Injury Protection (PIP) portion of an auto insurance policy.

Below are the PIP medical coverage levels available to you:

- Unlimited coverage per person per accident
- Up to \$500,000 in coverage per person per accident
- Up to \$250,000 in coverage per person per accident
- Up to \$250,000 in coverage per person per accident with exclusions (under certain conditions)
- Up to \$50,000 in coverage per person per accident (under certain conditions)
PIP opt-out (under certain conditions)

You may wish to discuss your PIP options, please give us a call.

Happy Corner



Parent's Money

You have \$400 and your daughter calls and needs \$250. Later on, your son calls and needs \$100.

What do you have left?

\$400 and 2 missed calls!

Diet

My sister decided to go on a diet, and that first evening she phoned me. I could tell her mouth was full, so I asked her what she was eating.

"A cupcake," she mumbled. "I just got on the scale, and it read 149 ½ pounds. I decided that was no place to start a diet, so I'm rounding it up to 150."

Crossword Puzzle

My friend asked me to help him with a crossword puzzle, as he was struggling with 4 across.

"What's a 7-letter word for 'easily perceived or understood' that starts with the letter 'O'?"

"Isn't it obvious?"

"It should be, but I can't figure it out. That's why I'm asking."

Increased Bodily Injury and Property Damage (BI/PD) Levels

The law limits the damages that can be claimed against you as the result of an automobile accident, except in certain situations. This portion of your automobile insurance policy will pay up to your coverage limit amounts if you are found legally responsible for damages in these situations.

The new default BI/PD coverage limits are:

- Up to \$250,000 for a person who is hurt or killed in an accident.
- Up to \$500,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

You may have the option of purchasing other BI/PD coverage limits. However, the lowest limit you may purchase is:

- Up to \$50,000 for a person who is hurt or killed in an accident.
- Up to \$100,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

The State of Michigan has set up an online information page to help provide up to date information, along with examples of the new forms please visit

<https://www.michigan.gov/autoinsurance>

Prison Riot

Three prisoners broke out of their cells and incited a riot. After they were caught, the warden asked why they had revolted.

“Warden,” said one of the men, “we rebelled because the food is awful.”

“I see,” said the warden, “But what did you use to break the bars?”

“The French toast.”

Business Trip

My son crawled for the first time while I was away on business. I also missed his first steps. I was now afraid I would miss his first words. Each day, I called home and asked if he had spoken yet.

The answer was always “no” until one day my wife said, “Harry has something to say to you, ‘Daddy, daddy.’”

I heard it over the phone and I glowed with pride. My wife came back on the line and said, “You should come home as soon as possible.”

“Why?” I asked.

“He was speaking to the dog.”

Conference Call

A conference call is the best way for a dozen people to say “bye” 300 times.

Personal Umbrella



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).

Month in History: February

Waiting Tables

I was waiting tables at a country club when an elegantly dressed woman spilled Manhattan clam chowder all over her white linen skirt. She began furiously dabbing at it with a napkin.

Having plenty of experience with getting out food stains, I asked, "Can I bring you some club soda?"

"Young lady," she barked, "I'll be the judge of when I've had enough to drink. Bring me another martini!"

Top Salesman

The top toothbrush salesman at the company was asked by his boss how he managed to sell so many brushes. He replied, "It's easy," and he pulled out his card table, setting his display of brushes on top. He told his boss, "I lay the brushes out like this and then I put out some potato chips and dip to draw in the customers." He laid out his chips and dip. His boss said, "That's a very innovative approach," and took one of the chips, dipped it, and stuck it in his mouth. "Yuck, this tastes terrible!" his boss yelled. The salesman relied "IT IS! Want to buy a toothbrush?"

Dear Monday

Dear Monday,

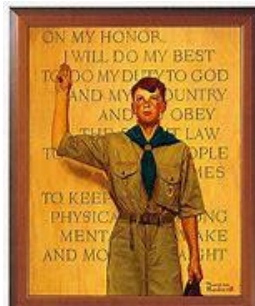
Just saying, your friends Saturday and Sunday are just more fun.

Nothing personal.

February 3, 1870 - The 15th Amendment to the U.S. Constitution was ratified, guaranteeing the right of citizens to vote, regardless of race, color, or previous condition of servitude.



February 8, 1910 - The Boy Scouts of America was founded by William Boyce in Washington, D.C., modeled after the British Boy Scouts.



February 3, 1913 - The 16th Amendment to the U.S. Constitution was ratified, granting Congress the authority to collect income taxes.



February 14th - Celebrated as (Saint) Valentine's Day around the world, now one of the most widely observed unofficial holidays in which romantic greeting cards and gifts are exchanged.

