



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

*"Built on Trust and Dedicated to Service"*

[MidMichiganInsurance.com](http://MidMichiganInsurance.com)

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Insurance Agency of Mt. Pleasant

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## From the Desk

To our customers,

2020 has been very stressful for all Americans. The pandemic has affected all of us in one way or another. At our office, we have remained open with many changes in operations like most other businesses. For the time being, our customers need to wear a mask and our staff sanitizes the office throughout the day. We limit the number of customers that enter the building, to keep both our clients and employees safe. We are here to serve your insurance needs, so be assured we will continue to help in any way we can.

The peaceful protests around the country; concerning the death of George Floyd, have provided a voice to the people. When the peaceful demonstrations turn violent and then looting occurs; not only does it cost the business, but it impacts all of us with higher insurance premiums.

I believe if we did a little more praying to God, we would all be a little better off.

I thank you once again for your patronage.

Michael Hawkins  
CEO

## 5 Simple Tips for an Awesome Family Road Trip

### 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

Whether you and your family are driving to the zoo, the lake or visiting relatives, you are part of the American tradition of the road trip. Part of the appeal of a road trip is all the fun along the way. So, to make sure you're prepared for your spontaneous adventures check out these tips from Auto-Owners Insurance.

<https://www.auto-owners.com/ao-blog>

### **1. Take your vehicle in for maintenance**

Oil changes, tire rotations and brake pad replacements are all great ideas before your big trip. Tell the mechanic about your road trip plans and approximately how many miles you plan to travel in your vehicle. They may be able to spot potential issues before you leave to avoid a problem on the road.

### **2. Review your auto insurance policy**

It's a good idea to review what your **auto insurance** covers before you hit the road. Things like road trouble service and rental car coverage may be important to know if they are included on your policy.

You may want to consider our [Personal Automobile Plus](#) endorsement which includes coverage if your car breaks down more than 100 miles from your home for things like overnight accommodations and meals. Even if you're not over 100 miles away from home, it may also pay toward the cost of getting you to your destination by other means, whether that be a rental car, or public transportation. It's also a good idea to our phone number (989-772-9487) in your phone along with any applicable after-hours claim numbers. For Auto-Owners policies, the after-hours number is 1-888-252-4626.

## Happy Corner



## Girl's College

At a girl's college dormitory, dates were permitted only on Saturday night. One young man showed up on a Tuesday evening, explaining to an older woman in the lobby of the dorm that it was imperative to see a certain young lady immediately.

"I want to surprise her. You see, I'm her brother."

"Oh, she'll be surprised all right," said the woman. "But think of how surprised I am, I'm her mother!"

## Mousetrap

A man bought a mousetrap. When he brought it home, he discovered that he had no cheese to bait it with. So, he found a picture of cheese and put the picture in the trap.

The next morning, he went to the trap to see if it had caught anything. The picture of the cheese was gone. In its place was a picture of a mouse.

## Groaner

One of the shortest wills ever written: "Being of sound mind, I spent all the money."

## **3. Check the weather at home and your destination**

In the days before your trip, you'll probably watch the weather forecast for your destination and route. However, it's also a good idea to check the upcoming weather for your home.

The last thing you want is to come home and find that a tree has fallen on your house, or that your basement has flooded. See what the forecast says and ask a neighbor to check on your house once a day, especially if there's bad weather. Be sure you leave them a reliable contact number.

## **4. Renting a vehicle? Make sure it's covered**

If you decide to rent a vehicle for your road trip, contact us at 989-772-9487 to learn about rental car coverages. Most rental companies will ask if you want to purchase insurance for your rental car. But you may not need it. We can check your existing auto policy for any coverages that may apply and can discuss coverages you may be able to add. One coverage to ask about is rental gap coverage.

Unless you've read the fine print on the rental contract you probably haven't heard of this coverage. We will know and can help you feel confident signing your rental agreement.

**Rental Gap Coverage:** Let's say you crash your rental car and it's worth \$20,000, but the rental company decides to sell it for \$10,000 instead of fixing it. Without rental gap coverage, you are responsible for the difference.

## **5. Arrange roadside help before you go**

Roadside trouble service can be a vacation saver and you don't have to be a member of an auto association to get it. At Auto-Owners, we offer [Road Trouble Service](#) coverage that can easily be added to your auto policy. This service includes a 24-hour hotline if you need a tow, or if you have an emergency with your car battery, oil or gas. All of these features are easily accessible via our Auto-Owners Mobile app! Our Road Trouble Service coverage extends across the country, and in most situations, you won't have to pay for services out of pocket.

## Flies

Late one evening, a woman came home from work after a long day at the office. When she walked into the kitchen, she found her husband walking around wielding a fly swatter.

“Albert, what are you doing?” she asked.

“I’m hunting flies,” he said.

“Oh, I see. Did you kill any?” she asked.

“Yep, three males and two females,” he replied in a confident tone.

The woman was intrigued by her husband’s apparent fly knowledge.

She asked, “But how can you tell the difference between males and females?”

He replied, “Easy, three were on the beer can and two were on the phone.”

## Aspiring Actor

An aspiring young actor asked a young lady’s father if he could have his daughter’s hand in marriage. The father said, “I would never let my daughter marry an actor.”

The actor said, “Sir, I think you may change your mind if you see me perform. Won’t you at least come and see the play?”

So, the father went to see the play, and the next day he called the actor, “You were right. I change my mind. Go ahead and marry my daughter. You’re no actor.”

## 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).

### Ugly Wig

A very angry woman stormed up to the receptionist's desk, "Someone stole my wig while I was having surgery yesterday," she yelled.

The doctor came out and tried to calm her down. "I assure you that no one on my staff would have done such a thing," he said. "Why do you think it was taken from here?"

"After the operation, I noticed the wig I was wearing was cheap-looking and ugly."

"I think," explained the surgeon gently, "that means your cataract operation was a success".

### Birthday Present

A little boy thanked his grandfather for the set of drums he bought him for his birthday. "They're the best present I've ever had," he said. "They've already earned me \$80."

"Wow!" said the grandfather. "You must have learned to play them really good!"

"Not really," said the boy, "but Mom gives me \$5 not to play them during the day, and Dad gives me \$5 not to play them in the evening."

### French

When I was a kid, my parents would always say "excuse my French" after a swear word. I'll never forget that first day at school when the teacher asked if we knew any French.

## 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.

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>



## Crows

The Kansas Department of Transportation (KDOT) found over 450 dead crows on I-35 this past week, and there was concern that they may have died from the Coronavirus.

A veterinary epidemiologist examined the remains of all the crows, and, to everyone's relief, confirmed the problem was NOT Coronavirus.

The cause of death was actually from vehicular impacts. However, during analysis it was noted that varying colors of paints appeared on the bird's beaks and claws. By analyzing these paint residues, it was found that 98% of the crows had been killed by impact with trucks, while only 2% were killed by cars.

KDOT then hired an Ornithological Behaviorist to determine if there was a cause for the disproportionate percentages of truck kills versus car kills.

The Ornithological Behaviorist quickly concluded that when crows eat road kill, they always have a look-out crow to warn of danger.

They discovered that while all the look-out crows could shout "Cah, Cah," not a single one could shout "Truck."

## Shampoo

Shampoo for women: Exclusively for curly, blond, fragile hair.

Shampoo for men: 4-in-1 hair, body, dishes and car wash.

## Month in History: June

**June 6, 1933** - The first drive-in theater opened in Camden, New Jersey.



**June 10, 1752** – Benjamin Franklin flies a kite in a lightning storm and discovers electricity.



**June 17, 1885** - The Statue of Liberty arrives in New York City.



**June 22, 1847** – A Maine ship captain invented donuts.

