



Mid Michigan Insurance Agency

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From the Desk

2015 is almost half over and the weather for Michigan for the most part has spared residence in our great state. As the temperature starts to heat up, we may see the increase of thunderstorms and severe weather. Here are some tips to protect yourself and make preparation before bad weather.

- **Put emergency supplies in a safe and easy-to-reach place**
- **Move valuables to the safest place in your home**
- **Tie down or move garden furniture**
- **Close windows, and draw the curtains to protect against flying glass**
- **Tell neighbors, family or friends if you're going to stay somewhere else during the bad weather**
- **Park your car in the safest place possible: away from trees and high walls**
- **Have a battery operated radio for updates and information**

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 Opt #4
Auto Owners Road Assistance: 888-869-2642

Foremost: 800-527-3907

Frankenmuth: 800-234-4433

Fremont: 888-968-3664
(Press number 4 when prompted)

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

Hastings: 800-442-8277
(Press Number 2, then 6 when prompted)

Progressive: 800-776-4737

SafeCo: 800-332-3226

Wolverine: 800-733-3320

Dog Bite Claims Soar

Dog Bite Claims Costs Soar: Dog bites and other dog-related injuries accounted for more than one-third of all homeowners insurance liability claim dollars paid out in 2014, costing in excess of \$530 million. An analysis of homeowners insurance data by the Insurance Information Institute (I.I.I.) found that while the number of dog bite claims nationwide decreased 4.7 percent in 2014, the average cost per claim for the year was up 15 percent. The average cost paid out for dog bite claims nationwide was **\$32,072** in 2014, compared to **\$27,862** in 2013.

Take the three basic steps toward dog-bite prevention

(1) Spay or neuter your dog: This important and routine procedure will reduce your dog's desire to roam and fight with other dogs. Spayed or neutered dogs are much less likely to bite.

(2) Train your dog: Accompanying your dog to a training class is an excellent way to socialize him and to learn proper training techniques

(3) Socialize your dog: Introduce your dog to many different types of people and situations so that he or she is not nervous or frightened under normal social circumstances.



Happy Corner



lead foot grandma

My mother has a "lead foot," so I was not surprised when a state trooper pulled us over as we were speeding through Georgia.

Hoping to get off with a warning, Mom tried to appear shocked when the trooper walked up to the car.

"I have never been stopped like this before," she said to the officer.

"What do they usually do, ma'am," he asked, "shoot the tires out?"

new driver's license

Martin had just received his brand new drivers license. The family troops out to the driveway, and climbs in the car, where he is going to take them for a ride for the first time. Dad immediately heads for the back seat, directly behind the newly minted driver.

"I'll bet you're back there to get a change of scenery after all those months of sitting in the front passenger seat teaching me how to drive," says the beaming boy to his father.

"Nope," comes dad's reply, "I'm gonna sit here and kick the back of your seat as you drive, just like you've been doing to me."

Michigan

Earthquake History

We live in a state that does have its share of Earthquakes

A standard homeowner policy does not include coverage for earthquake. It can be added at the time of the homeowner application or by endorsement after the policy is issued. The only time you cannot add earthquake coverage is after an earthquake occurs in Michigan for a period of seven days from the last quake. If you would like to have a quote on adding earthquake coverage to your homeowners policy please give us a call.

1837: The earliest record of earthquake tremors felt in Michigan Territory.

1870: This shock was felt over an area estimated to be at least a million square miles including Sault Sainte Marie.

1872 and 1883: A number of moderate earthquakes were centered within Michigan.

1872: Three shocks lasting 30 seconds were reported.

1877: It was noted that horses were frightened during this shock. Some persons reported hearing a noise like a train.

1883: An earthquake cracked windows and shook buildings at Kalamazoo.

1905: A series of unusual occurrences in the Keweenaw Peninsula mining area form a significant part of the seismic history of Michigan.

1909: A rumbling tremor was felt around Houghton and was believed to be caused by the crushing of pillars in a mine.

1925: St. Lawrence River region northwest of Murray Bay (La Malbaie), Quebec, Canada; felt area approximately 2 million square miles; intensity V at Grand Rapids, Newberry, and Whitefish Point, Michigan.

1947: Damaged chimneys and cracked plaster over a large area of south-central Michigan and affected a total area of about 50,000 square miles, including points north to Muskegon and Saginaw.

Michigan History 50 Years Ago



50 years ago this month one of the worst severe weather outbreaks in Michigan history occurred. Several tornadoes tore across the state, killing 53 people and injuring hundreds more. One tornado, equivalent to an EF4, left a 35-mile path of death and destruction from Marne to Cedar Springs, decimating parts of Comstock Park, Alpine Township, and Rockford.



Holy Trinity Catholic Church rectory



(Photos courtesy: April 11, 1965: Comstock Park, MI Tornado 50th Anniversary)

1935: Timiskaming, Quebec, Canada; 1-million-square-mile felt area; intensity V at Alpena, Hillman, Mount Clemens, Pellston, and Port Huron, Michigan.

1937: Western Ohio; 150,000-square-mile felt area (second shock); felt at many places in southern Michigan.

1944: St. Lawrence River region between Massena, New York and Cornwall, Ontario, Canada; 175,000-square-mile felt area (in the U.S.); felt at Alpena, Detroit, Grand Rapids, Lansing, Saginaw, and Sault Sainte Marie, Michigan.

1968: South-central Illinois; felt area approximately 580,000 square miles (including all or portions of 23 states); felt throughout southern Michigan.

1994: 3.5 magnitude earthquake was felt in Lansing, Michigan

2010: 2.5 magnitude earthquake was felt in South-eastern, Michigan

2012: 3.0 magnitude earthquake was felt in Sturgis, Michigan

2015: January 12th, Marquette felt a 2.3 magnitude earthquake.

2015: May 2nd, South Western Michigan felt a 4.2 near the town of Galeburg.

Abridged from Earthquake Information Bulletin, Volume 5, Number 6, November - December 1973, by Carl A. von Hake and from earthquaketrack.com.