



Mid Michigan Insurance Agency

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In This Issue

- From the Desk
- Uber/Lyft Insurance Protection
- Facebook Page
- Protect Your Digital Privacy
- History 75 Years Ago
- Men & Women Agree
- Happy Corner

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From the Desk

To our customers, we want to say thank you!

As always, I am truly grateful to you our customers.

We are already close to the end of the first quarter of 2018. The world events have been a little scary. The political world seems that no one can agree on anything. Children are being gunned down at schools. The stock market has risen to new highs just to make the biggest fall in history.

Why do I bring up these things, to let you know that with all the strife going on we here at Mid Michigan Insurance remain strong. A place where you can trust us to provide protection from natural disasters to man-made disasters. We have companies that provide home and auto insurance as well as business insurance. We can also protect your assets with life and annuity products.

We are a Christian based company and truly look at our customers as our number one priority. We are part of our community and have been for well over a half century providing security to our customers by way of outstanding companies and what I think is the best customer service.

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

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

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

Michigan Millers Insurance:
877-858-5361

Motorists Insurance Group:
800-876-8766

Progressive: 800-776-4737

SafeCo Insurance: 800-332-3226

Wolverine Mutual Insurance:
800-733-3320

Insurance protection for Uber/Lyft drivers: What you need to know

It takes just a few clicks to become a driver for Uber or Lyft. But all it takes is one minor car accident while driving for either service to turn that driver's life upside down.

Insurance for rideshare drivers is absolutely needed, but obtaining the right coverage is a difficult and confusing task. Anyone signing up for either ridesharing service — also known as a Transportation Network Company (TNC) — must understand what is required and needed to drive for either Uber or Lyft. If you do want to drive for a TNC, or if you are an insurance agent looking to enter this fast-growing market, here are some key things you need to know.

1. Personal auto lines will not cover you.

Driving for a ridesharing company constitutes a business use, which a basic personal automobile policy will not cover. Many personal auto insurance policies even include clear and explicit exclusions for all ridesharing services. This places a great amount of liability on drivers in the event of an accident, and even a minor accident will likely result in the cancellation of a driver's personal automobile policy.

2. Supplemental rideshare insurance is available... sometimes.

Many insurers offer rideshare insurance for people who sign up for a TNC. However, the amount of companies that offer these policies varies from state to state, and can be confusing. Each state has different rules about what these policies should contain, in addition to the amount of liability covered. Rideshare drivers may find themselves with only one insurance carrier to use in certain states, while others may even require a TNC driver to obtain a commercial driver's license.

Policies also vary depending on if a person works full-time as a rideshare driver. As of now, there are only a handful of companies offering a streamlined insurance policy with an "all-in-one" protection plan for people looking to use their car for a rideshare company.

3. TNC insurance policies don't necessarily solve the problem.

Uber and Lyft offer their own supplemental insurance policies for their drivers. But these, too, are very complicated in terms of what they cover, and when. One level of liability exists if a driver has his or her app open and is waiting to pick up a fare, and another, increased level exists if a customer enters a driver's car. The process to file a claim through TNC-issued policies is notoriously difficult for

Happy Corner



Choking

One day at a local café, a woman suddenly called out, “My daughter is choking! She swallowed a nickle! Please, anyone, help!”

Immediately a man at a nearby table rushed up to her and said he was experienced in these situations. He calmly stepped over to the girl, then with no look of concern, wrapped his arms around her and squeezed. Out popped the nickel.

The man returned to his table as if nothing had happened.

“Thank you!” the mother cried. “Tell me, are you a doctor?”

“No,” the man replied. “I work for the IRS”

Eyeglasses

A woman walks into a store to return a pair of eyeglasses that she had purchased for her husband a week before.

“What seems to be the problem, ma’am?”

“I’m returning these glasses I bought for my husband. He’s still not seeing things my way.”

drivers, and in many cases, requires an attempt to file a claim through a driver’s personal auto insurer first.

Once a personal carrier declines the claim, only then will a TNC-issued policy kick in. This increases the chance that a personal auto insurer will cancel a policy, and can get even more complicated if a driver works for both ridesharing companies, as is common.

4. Passenger injuries and other drivers.

Passengers who get hurt as a result of a car accident are out of luck if a rideshare driver does not have the proper coverage. They may face incredibly steep bills if a driver only has personal automobile insurance. Many rideshare insurance policies provide up to \$1 million in liability protection, which includes damages to a vehicle and injuries to both a driver and a passenger.

Many of these policies will also cover expenses if a rideshare driver gets into an accident with an uninsured vehicle.

5. The best method to avoid the confusion.

Ridesharing is now commonplace, but it is still a new industry that insurance companies are slow to adjust to. The best way for rideshare drivers to understand the insurance policies they need and what these policies cover is by contacting an insurance agent who is up-to-date on the latest trends.



Facebook Page

We maintain a facebook page and daily updates on insurance information is added. Please take the time to visit our facebook page and give us a like.

Worrier

Jack had been a compulsive worrier for years, to the point it was ruining his life. He saw a psychologist who recommended a specialist who could help him. His friend, Bob, noticed a dramatic change and asked, “What happened? Nothing seems to worry you anymore.”

I hired a professional worrier and I haven’t had to worry since,” replied Jack.

“That must be expensive,” Bob replied.

“He charges \$5,000 a month,” Jack told him.

“\$5,000! How in the world can you afford to pay him?” exclaimed Bob.

“I don’t know, That’s his problem.”

Visiting Church

There was this lady who was visiting a church one Sunday. The sermon seemed to go on forever, and many in the congregation were dozing off.

After the service, she walked up to a very sleepy-looking gentleman, extended her hand in greeting, and said, “Hello, I’m Gladys Dunn.”

The gentleman replied, “You’re not the only one, ma’am, I’m glad it’s done too.”

Groaner

What do you call Chewbacca with chocolate in his hair?

A chocolate chip wookiee.

5 Easy Ways to Protect Your Digital Privacy in 2018

While there's plenty of uncertainty in the air in the early days of 2018, here's one thing that's a sure bet: Keeping your personal data private and secure will be even more of a challenge.

In 2017 we learned that hundreds of millions of consumers had been affected by big data breaches at Yahoo, Equifax, and Uber. Hackers and malware harmed individuals, too, through ransomware and other attacks.

And those are just the criminals.

At the same time, marketers continued to get better at intruding on your digital privacy in 2017, finding ways to collect and monetize the personal data that you generate every day as you navigate the web, use your phone, and even watch TV. And the monetary incentives to target your personal data—whether legally or illegally—won't be any different in the months to come.

However, there are quick and easy changes you can make yourself, right now, to protect your digital privacy. And as more consumers take these steps, the more it tells companies that privacy matters.

Here are five simple strategies to boost your digital privacy and security in 2018.

Update Your Devices

One of the easiest and most effective ways to protect the security of your computers and mobile devices is to keep the software up to date, says Maria Rerecich, director of electronics testing at Consumer Reports.

Updates help manufacturers patch security vulnerabilities quickly. Just this month, for example, Apple, Microsoft, and others said they'd released fixes for the [Meltdown and Spectre security flaws](#) that affected millions of laptops and other devices.

After installing an update, it's a good idea to double-check your digital privacy settings to make sure nothing has changed in the process. To do that, look in the Settings or System Preferences menu on most digital devices.

While phone and computer manufacturers are usually vigilant about informing you of updates and even offering you the chance to automatically update your devices—a smart option—that's [not](#)

Twins

A child psychologist had twin boys—one was an optimist; the other, a pessimist. Just to see what would happen, on Christmas Day he loaded the pessimist's room with toys and games. In the optimist's room, he dumped a pile of horse droppings.

That night, the father found the pessimist surrounded by his gifts, crying.

“What’s wrong?” the father asked.

“I have a ton of game manuals to read, I need batteries, and my toys will all eventually get broken!” sobbed the pessimist.

Passing the optimist's room, the father found him dancing for joy around the pile of droppings. “Why are you so happy?” he asked.

The optimist shouted, “There’s got to be a pony in here somewhere!”

Police Officer

A police officer jumps into his squad car and calls the station.

“I have an interesting case here,” he says. “A woman shot her husband for stepping on the floor she just mopped.”

“Have you arrested her?” asks the sergeant.

“No, not yet. The floor’s still wet.”

Football

My wife thinks I put football before our marriage, even though we just celebrated our 3rd season together.

always the case with devices such as routers, security cameras, and baby monitors. So, take a moment every few months to check for software and firmware updates for those items. (For instructions on how to launch updates, search online or check the user's manual for the device.)

Use Two-Factor Authentication

What if you could find a way to make your password all but useless to a hacker? That's what two-factor authentication does. Instead of relying solely on a password, user accounts secured by two-factor authentication require an additional level of proof of ID before granting access.

This may involve the use of a physical device (like your phone, a card, or a fob) or some biometric marker (like a fingerprint, a voice print, or facial recognition).

How Two-Factor Authentication Typically Works

When you log in to an account on a new laptop or smartphone, you'll be asked for your password, but once you enter it, you won't have access to your account. Instead, the website will ask for a one-time code sent by text to your phone. The second "factor" is your phone; without it and the password, you'll be denied access.

Nearly every major online service offers some form of two-factor authentication as an option. (Netflix is a notable exception.) To find out how to enable it, just search for “two-factor authentication” online (or “2FA,” for short) with the company name, such as Amazon, Apple, Gmail, or the name of your bank.

Freeze Your Credit

There's not much you can do to stop the next data breach, but you can minimize the financial risk with a credit freeze, says Justin Brookman, privacy director for Consumers Union, the policy and mobilization division of Consumer Reports.

That prevents most lenders from looking at your credit history, which keeps them from issuing a credit card or approving a loan to an unauthorized party.

The one problem is that a freeze also locks out vendors you *are* doing business with. That might include obvious ones—like a mortgage lender or a carmaker's finance company—and not-so-obvious ones—such as a cell-phone company or even a potential employer.

You need to initiate a freeze with each of the four major credit services: Experian, Equifax, TransUnion, and the lesser-known

Sick Wife

My poor wife was sick in bed with the flu. Being a dutiful husband, I offered to fix her some of her favorite herbal tea. I couldn't find the tea though and went back upstairs to ask where it was.

She said, "I don't know how it could be any easier to see. It's in the pantry, third shelf down in a cocoa tin marked 'matches'."

Golf Clubs

Recently I went to a new golf shop in the big city. I shopped and studied and finally selected the new clubs I wanted. As I was checking out and getting ready to pay, the cashier said, "Strip down, facing me".

Not sure what was going on, and not being used to the big city ways, I did as she asked. When the hysterical shrieking and alarms finally subsided, I found out she was referring to how I should place my credit card in the card reader.

I've been asked to shop elsewhere in the future. They need to make their instructions to seniors a little clearer. I still don't think I looked that bad.

Life Lessons

I've learned two important lessons in life. I can't remember the first one, but the second one is that I need to start writing stuff down.

Innovis. And when you do file an application that requires a credit check, you'll have to contact them individually to lift the freeze.

There's a small charge, \$2 to \$12, to place a credit freeze, (Identity-theft victims can sometimes get it free elsewhere, too.) And consumer advocates, including Consumers Union, are fighting for legislation that would make it easier—and cheaper—to freeze your credit with all of these companies.

Install a Password Manager

A password manager is essentially a virtual vault that creates and then stores complicated, hard-to-hack passwords for all your online accounts, letting you access them with one simple-to-remember password.

Dashlane, 1Password, KeePass, and LastPass are among the [most popular password managers](#), and they're either free or inexpensive (\$2 to \$5 a month).

Using a password manager certainly beats using "Password2018" for everything and hoping for the best. But what if you've got a slew of accounts, each with its own less-than-secure password? While password managers are superb at helping you generate an effective new password and remember it, they can't automatically replace all your existing passwords.

To lock down all your accounts, you have to log in to each one individually, opt to change your password, and then let your password manager do the rest.

If that sounds like a colossal headache, try triage. Focus on your most important accounts—your e-mail, bank, and healthcare accounts—and change the rest whenever you log in to them. Before winter's over, all your accounts should be secured with new, stronger passwords locked away in your password manager.

Make Privacy a Priority

There's a lot to be said for choosing strong privacy protections whenever you sign up with a fresh online service or [set up a new device](#).

Some of these settings can protect you from hackers. But they can also slow the erosion of your digital privacy that happens when tech companies collect and share information.

Car Accident

A police officer came upon a terrible wreck where the driver and passengers had been seriously injured. As he looked upon the wreckage a little monkey came out of the brush and hopped around the crashed car. The officer looked down at the monkey and said, "I wish you could talk."

The monkey looked up at the officer and shook his head up and down. "You can understand what I'm saying?" asked the officer. Again, the monkey shook his head up and down.

"Well, did you see this?"

"Yes," motioned the monkey.

"What happened?" The monkey pretended to have a can in his hand and turned it up by his mouth. "They were drinking?" asked the officer. The monkey again nodded up and down.

"What else?" The monkey pinched his fingers together and held them to his mouth, "They were smoking marijuana?"

The monkey again nodded yes in agreement. "Now wait, you're saying they were drinking, and smoking marijuana before they wrecked?" asked the officer.

"Yes," nodded the monkey, emphatically.

"What were you doing during all this?"

"Driving," motioned the monkey.

After all, retailers and social media companies rely on consumers to volunteer information. But just because they ask doesn't mean you have to answer.

As one example, look in your smartphone settings at what permissions each mobile app is asking for. Does it want access to the phone's microphone? Location data? Your contacts? If you're not sure why an app needs that information to function, turn off the permission. If that keeps the app from working the way you want, you can always switch it back on later.

Using strong digital privacy settings will help preserve your privacy while encouraging good behavior, says Jessica Rich, vice president of consumer policy and mobilization at Consumers Union. To do this, "[opt out of data collection](#) and choose companies that compete on privacy," she says.

Rich also suggests letting others know that the issue is important to you.

For instance, tell customer-service reps, and mention the issue in online surveys. Companies take customer feedback seriously, and if they get enough complaints about tracking, data breaches, and other privacy problems, they just might change the way they do business.

History, 75 Years Ago: 1943

Cost of Living 1943

How Much things cost

Average Cost of new house \$3,600.00

Average wages per year \$2,000.00

Cost of a gallon of Gas 15 cents

Average Cost for house rent \$40.00 per month

Bottle Coca Cola 5 cents

Average Price for a new car \$900.00

Army Doctor/Nurses Kit \$1.98

World War II Model Plane Kits \$1.00 for five

World War II Plane Models From 23 cents

Casino Buffet

As the hostess at the casino buffet showed me to my table, I asked her to keep an eye out for my husband, who would be joining me momentarily. I started to describe him, "He has grey hair, wears glasses, has a potbelly..."

She stopped me there, "Honey," she said, "today is senior day. They all look like that."

Irate Customer

An irate patient called our pathology group, demanding that I explain every lab test on her statement. "Of course," I said. I brought up her bill, "Number one, urinalysis..."

She interrupted me, "I'm a what?!"

Lawn Mower

Gary was having a yard sale. A minister bought a lawn mower, but returned it a few days later, complaining that it wouldn't run. "It'll run," said Gary, "But you have to curse at it to get it started."

The minister was shocked. "I have not uttered a curse in 30 years."

"Just keep pulling on the starter rope, the words will come back to you."

Men And Women Agree:



Men and women agree that the best path to happiness in retirement is to be actively engaged in meaningful activities. The key is to stay busy doing things that you find joyful or rewarding. But when it comes to how they want to spend their time, men and women have different priorities, according to a major new survey from TIAA-CREF. For example, women are far more likely to want to connect with and spend time with family, while men are more likely to want to pursue favorite sports and continue working. What does this mean for a retired couple's financial planning? Only that married couples who are both retired should make sure their retirement income is sufficient to pay for both spouses' favored activities – which one shouldn't assume are identical. Retirement savings can help, but ensuring guaranteed income for life may require a new retirement plan that includes financial products like annuities. Talk to your financial professional to learn more.
