



Mid Michigan Insurance Agency

MidMichiganInsurance.com
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From the Desk

This season has been one for the history books for hurricanes. The cost of these storms are truly historic, by some accounts it could top \$190 billion dollars for hurricane Harvey alone. Then hurricane Irma has caused over 300,000 claims to be filed in Florida.

Michigan has been spared disasters like other parts of the country. Hurricanes in the south and east coast and fires in the west. However we are not completely excluded from weather related damages; last June flood damage topped \$100 million across Mid-Michigan. Damage to your largest asset is always a possibility. That is why a review of your insurance is both prudent and a necessity.

The staff here at our office is always willing to sit down with you and go over your coverages and show you optional coverage you may want to add to your homeowners insurance policy.

Please take the time to review your policies and if you have questions, please don't hesitate to call or stop in the office.

You don't want to have a major loss to your property without proper coverage.

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

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

Commercial Property

What is covered under commercial property? Coverage sections varies, limits of insurance, and coinsurance on buildings you own or lease as a part of your business, your business personal property, and the personal property of others make up the basic coverage sections of commercial property insurance. Commercial property insurance can be sold separately as an individual line policy (referred to as a monoline policy), or it can be sold as part of a Commercial Package Policy (CPP), which combines two or more commercial coverage parts such as commercial property, general liability, and commercial auto.

Our staff is here to help guide you through the different types of commercial insurance policies. If you own a business or are thinking of starting a business, we are here to help you with your insurance questions.

The staff here has a combine experience of over 100 years dealing with commercial insurance products.



Facebook Page

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

Happy Corner



New Diet

My friend Kimberly announced that she has started a diet to lose some pounds she had put on recently.

"Good," I exclaimed. "I'm ready to start a diet too. We can be dieting buddies and help each other out. When I feel the urge to drive out and get a burger and fries, I'll call you first."

"Great!" she replied, "I'll ride with you."

Internet

I was in a couple's home trying to fix their internet connection. The husband called out to his wife in the other room for the computer password, "Start with a capital S, then 123," she shouted back.

We tried S123 several times, but it didn't work. So we called the wife in. As she input the password, she muttered, "I really don't know what's so difficult about typing Start123."

Account Balances

I went to my bank's ATM to check my balance, it printed out a coupon for Ramen Noodles.

Home Maintenance

Home maintenance can save you money in the long run. Take the time to go over a check list of items to look for when inspecting your home. Looking at items like cleaning filters or checking fire extinguishers should be performed monthly. Check your smoke detectors and carbon dioxide detectors monthly. The address below has a very good check list by seasons.



<http://www.artofmanliness.com/2013/10/08/keep-your-house-in-tip-top-shape-an-incredibly-handy-home-maintenance-checklist/>

Ear Infection

Because of an ear infection, my young son, Casey, had to go to the pediatrician. I was impressed with the way the doctor directed his comments and questions to my son.

When he asked Casey, "Is there anything you are allergic to?"

Casey nodded and whispered in his ear.

Smiling, the pediatrician wrote out a prescription and handed it to me. Without looking at it, I tucked it into my purse.

Later, the pharmacist filled the order, remarking on the unusual food drug interaction my son must have. When he saw my puzzled expression, he showed me the label on the bottle.

As per the doctor's instructions, it read. "Do not take with broccoli."

Car Pool

A man learned shortly before quitting time that he had to attend a meeting. He tried unsuccessfully to locate his car pool members to let them know that he would not be leaving with them.

Hastily he scribbled a message to one fellow and left it on his desk, "I have a last minute meeting. Leave without me. Dave."

At 7:00 p.m., he stopped back at his desk and found this note, "Meet us at the bar & grill across the street. You drove, you idiot."

"GUARANTEED APPROVAL" - LIFE INSURANCE

Regardless of Your Health, You Can't Be Turned Down

- If you are a US Citizen or permanent legal resident between the ages of **50 to 80**, you can choose guaranteed cash benefit of **\$5,000 to \$25,000**. The application process is simple and easy.

No medical exam & No Health Questions

- **Your acceptance - regardless of your health - is Guaranteed.**
- Your spouse, if aged 50 to 80, also can get up to \$25,000 in guaranteed benefit protection.
- **Provides Cash Value You Can Use in an Emergency**
- **Call us today for a free quote.**



More people protect their "things" with insurance...



...than protect their loved ones with life insurance

Take a moment to consider how your life has changed over the last several years.

Was there a change in your marital or family situation? Did you start your own business or earn a promotion? Did your children begin— or complete— their college educations?

As your life changes, so do your insurance needs. Maybe you need more, or perhaps you need less. Or it's possible that the products you selected are no longer the best option for helping you achieve your goals. That's why I invite all my clients to complete a brief, easy policy review, every few years.



8 in 10 Americans

say family is the most important to them
but only half (55%) have life insurance to protect them

Poor Man

A tramp knocks on the door of an inn known as St. George and the Dragon. The landlady answers. "Could you give a poor man something to eat?" asks the tramp. "No!" yells the woman, slamming the door in his face. A few minutes later, he knocks again. "Now what do you want?" the woman asks. "Could I have a few words with George?"

Bricklayer

A bricklayer at a construction job routinely complained about the contents of his lunch box. "I'm sick of getting the same old thing!" he shouted one day. "Tonight I'll set my wife straight."

The next day the men could hardly wait until lunchtime to hear what happened.

"You bet I told her off," the bricklayer boasted. "I said, "No more of the same old stuff. Be creative?" We had one heck of a fight, but I got my point across."

He had indeed, in front of an admiring audience, he opened his lunch box to find that his wife had packed a coconut and a hammer.

Yard Sale

A woman was browsing through the merchandise at a yard sale when she noticed a small box that was marked "Electronic cat and dog caller: Guaranteed to work!"

Curious, the woman looked inside the box and began to laugh.

The box contained an electric can opener.

Customer Appreciation Trick or Treat

October 31, 2017 3:30 - 4:30

Bring your tricks, we will have treats
At 3:30 on All Hallows Eve
Bring the little monster, witches, and
ghouls

Dressed in their best *Halloween*
costumes

There will be Candy, Cider, & Donuts
galore

Trinkets & Raffles for Parents, of
course

Come & Join us

So we can show you just how much
We appreciate you!



Senior Moment

Leaving the store, I couldn't find my keys. They weren't in my pockets. Suddenly I realized I must have left them in the car. Frantically, I headed for the parking lot. My husband has scolded me many times for leaving my keys in the car's ignition. He's afraid that the car could be stolen. As I looked around the parking lot, I realized he was right. The parking lot was empty. I immediately called the police. I gave them my location, confessed that I had left my keys in the car, and that it had been stolen.

Then, I made the most difficult call of all to my husband, "I left my keys in the car, and it's been stolen."

There was a moment of silence. I thought the call had been disconnected, but then I heard his voice. "Are you kidding me?" he barked, "I dropped you off!"

Now it was my turn to be silent. Embarrassed, I said, "Well, come and get me."

He retorted, "I will, just as soon as I convince this cop that I didn't steal your car!"

Garage Sale

I spotted several pairs of men's Levi's at a garage sale. They were sizes 30, 31 and 32, but I was looking for size 33. I asked the owner if he had a pair, he shook his head and replied, "I'm still wearing the 33's, come back next year."

History, 75 Years Ago: 1942

Franklin D. Roosevelt was our president and Harry S. Truman was our vice president.

The first peacetime draft occurred in September.

Winston Churchill became Britain's Prime Minister.

Hitler invaded Denmark, the Netherlands, Belgium, France, and Luxembourg.

"I Love Lucy" actress Lucille Ball marries actor Desi Arnaz.

Ernest Hemingway had his book "For Whom the Bell Tolls" published and Dr. Seuss had "Horton Hatches the Egg" released.

The average car cost \$800.

The average urban monthly income rate was \$30.83.

The best candy "M&M" was created by Frank Mars and Bruce Murrie.

The U.S. Census resident population totaled 132,164,569 people.