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# Insurance Insights

JUNE 2015

A NEWSLETTER FOR CLIENTS AND FRIENDS OF INTERSTATE INSURANCE AGENCY

## Using Technology to Create a Home Inventory

If it's been a while since you have created a home inventory documenting your valuables, you're going to be pleasantly surprised about how much easier the process has become.

And if you haven't created a home inventory before, now's the time. If you ever lose your valuable belongings due to fire, flood, theft, windstorms or other hazard, you'll be glad you took the time.

Most homeowners and renters policies only cover up to a set amount of damages - but you'll have to document those damages. Without some level of documentation, you'll find that it's very difficult to get fully compensated by the insurance company, unless your belongings are very basic.

### Here are the fundamental things you must accomplish:

- Document everything you want to replace after a disaster. Start with the most valuable items, of course, and those items that are most attractive to burglars or those that are most vulnerable to damage - such as items in your basement in the case of a flood. But don't neglect things as basic as your

clothing. You may have hundreds or thousands of dollars in clothing alone at stake - and you'll want to replace it if it's lost.

- Photograph everything you can. Fortunately, digital cameras and smart phones make this easy.
- Document serial numbers, where applicable. For example, serial numbers on musical instruments may be invaluable in establishing their fair market value, because they can establish the year in which they were made. Serial numbers are vital to have on hand in case

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**Representing**



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**Your Trusted Neighborhood Agency!**

### Welcome to the Interstate Insurance Agency Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent insurance topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

# Tips for Settling a Claim after an Auto Accident

After being in an auto accident, an injured person often wonders how to proceed with injury claims against the at-fault party. When it is added to the shock of being in an accident and dealing with recovering, the process may seem overwhelming. However, some simple tips can make it much easier. Since it is necessary to work with the at-fault party's insurer, gathering sufficient information is crucial. While at the accident scene, be sure to obtain the following information:

- The other driver's name and contact information.
- The license plate number and vehicle information for the other driver's vehicle.
- The other driver's insurance company and their contact information.
- The names and contact numbers for any involved law enforcement officers.
- The names and contact numbers for any witnesses on the scene.

Smart phones are useful tools at the scene of an accident. If possible, take a panoramic video of the accident scene, and take several clear pictures of both vehicles. Be sure the photos show the location of the vehicles, the areas where they are damaged and the license plates of each vehicle. The other party's insurer will require a large amount of

information to settle a claim. Keep in mind that the other party's insurance company will not try to help recover a maximum payout for a claim.

The payouts are typically the minimum allowed, so be sure to avoid settling on an amount if it is insufficient to cover medical expenses and property damages. For medical expenses, consider any injuries that may be disabling or lifelong. If this is the case, it may be time to hire an attorney. When there is insufficient information to support a claim, an insurer may deny it.

The process of dealing with the other party's insurance company may be exasperating, so it is important to be patient. They may make multiple offers, but they will eventually make one that is their final offer. If the injured party is unhappy with the offer at that point, the only option is to file a lawsuit. Although this may yield more money in the end, that is not a guarantee. Also, lawsuits usually take much longer. If the injuries are not severe or disabling, it may be wise to take the final settlement offer.

## Types of Damages a Person Can Collect

For property damage claims, a person can collect for vehicle damage and property damage. For example, if the person was carrying an expensive painting in the vehicle that was damaged at the time of the accident, the claim could reflect vehicle damage and the damaged painting. However, a professional assessment of the painting's value would be required. Car rentals and related out-of-pocket expenses are typically covered by property damage provisions.

When the other party's insurance company assesses the

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your items are stolen, because you will need this information to alert local pawnbrokers and get your items back.

- Store the inventory information offsite. Even the best inventory is worthless if it exists only on paper and it's destroyed in the same flood or fire that destroyed your home.

Fortunately, modern technology makes accomplishing all these things a snap, through the use of the Web and smartphone technology.

Your first stop: Your homeowners insurance, landlord insurance or renters insurance carrier may have a ready-made application you can use - usually for free. Just ask your agent for information, or download it from your carrier's website.

Your carriers will design their inventory programs to meet their adjustors' requirements for documenting claims and getting them paid. If you use your carriers' program, fill in all the blanks, document each item completely, and keep your policy paid up, you should have little trouble getting your claim quickly processed, up to the maximum dollar amount insured.

As an alternative, you can use [www.knowyourstuff.org](http://www.knowyourstuff.org), which is a free web-based program created by the Insurance Information Institute. This program will guide you step-by-step through the whole process. It's compatible with iPhones and Androids, as well, which makes it easy to upload photos right from your phone.

damages and claim, they will offer a settlement if they feel it is in their best interest. While they do not want to pay a lot to an injured party, they do want to avoid litigation. To learn more about this topic, discuss concerns with an agent.



# John's Corner

It's June! Summer. Graduations. Father's Day. Weddings. Baseball. Barbecues. Seafair. Boating. Camping. Whatever you like to do in the summer, we can help you with some of it. Boat Insurance. Jet Skis. RV's. We can even connect you with Event Insurance if needed. We are here to help!

Speaking of weddings, our very own Cami Hooper's daughter is getting married in a couple of months. Best wishes to Nichole and Wes! And congratulations to Cami and Pat. It's going to be a fun summer for all of you! (By the way, Cami is quite the wedding planner.)

We're almost to the half way point of 2015 and we want to stop right here and thank you for your business and for your many referrals. It's how we stay in business! You can learn more about our referral program in this newsletter or by logging onto our website, [www.istateinsurance.com](http://www.istateinsurance.com). Or give us a call, 206-542-3195 / 425-745-1463.

We also encourage you to log into [pemco.com](http://pemco.com) and get signed up for the self service/paperless option. It only takes a minute to enroll. Save trees, time and stress with the paperless option at [pemco.com](http://pemco.com).

Thank you for taking the time to read this newsletter. If you have any questions, please call our office and be sure to leave a message if we can't answer right away. We always call back!

Be Safe!



- *John Rousey*

## We LOVE Referrals!

Many thanks to all of you for your recent referrals.

**Nogi Asp**

**Phil & Sally Bomar**

**Cathy Erdman**

**David & Helen Erickson**

**Gedyon Gezahegne**

**Mike Guidon**

**Brandon Heuett**

**Patty Holmquist**

**Patrick Hooper**

**Robyn Johnson**

**Jerry Leupold**

**Debbie Morton**

**Chien Nguyen**

**Diep Nguyen**

**Renee Pedersen**

**Joseph Scoggins**

**Leroy Sisley**

**Steve & Julie Stepenski**

*Thank you! Thank you! Thank you!*

Representing



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# Insurance Insights

Information contained in this newsletter about product offerings, services, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. While every attempt is made to ensure the accuracy of the information provided, we do not warranty the accuracy of the information. Therefore, information should be relied upon only when coordinated with professional tax and legal advice.

## You REFER - We REWARD!

Along with sending you a “thank you” and a gift card, we have added another important piece to our referral program. This year, for every referral you send our way, **WE ARE GOING TO MAKE A DONATION TO NORTHWEST HARVEST.**

Here's how it works:

- 1) Refer someone to Interstate Insurance Agency. When they contact us for a quote and they tell us you sent them (don't worry, we'll ask) we will send a donation to Northwest Harvest.
- 2) Then, we will send you a GIFT CARD!

No purchase is required.  
Rules and conditions are posted at our agency.

**Thank you for talking about Interstate Insurance Agency!**

