

Insurance Briefs

Volume 1 Issue 2



Be Proactive to Keep Your Pipes from Freezing

As the temperature drops, pipes that are exposed to the cold are prone to freeze. This is especially true if they are located in unheated areas like basements, crawl spaces, attics and garages. Pipes that run along poorly insulated exterior walls can also be affected by the extremes in temperature.

The continued freezing and then thawing of these pipes can cause the metal to become weakened and break. Water damage caused by burst pipes can result in toxic mold. If the damage isn't repaired correctly, or isn't repaired soon enough, it can cause a build-up of mold inside the walls that can make a house uninhabitable. Keep in mind that your homeowner's policy covers damage from burst pipes, but most likely not related damage from mold.

The best way to keep from being in this situation is to be proactive and prevent pipes from freezing:

- Install adequate insulation in outside walls that have pipes running along side them, under the floors above the basement, and above the attic ceiling.
- Disconnect the garden hose before the cold weather begins.
- Wrap exposed pipes with insulating sleeves.

Keep in mind that your homeowner's policy covers damage from burst pipes, but most likely not related damage from mold.



If you turn on a faucet and only a trickle of water comes out, the pipe is probably frozen. There are some things you can do to thaw the pipe safely. Here are some guidelines recommended by the American Red Cross:

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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.

Representing



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Your Trusted Neighborhood Agency!

John's Corner

Let me start by saying **"thank you."** Your responses to our first newsletter exceeded our expectations and your emails, phone calls and general comments were very much appreciated. We value your feedback and encourage you to continually let us know how we are doing and what we can do better.

As mentioned in our first edition, the purpose of the newsletter is to inform, educate, stay in touch and give away free stuff! With that in mind please take a moment and email me the answer to this question and the first 15 responders will win a Starbucks Gift Card:

What is the highest point in the State of Washington?

It's a simple question but the purpose is for you to put my email in your address book so even if you don't want to answer the question, please email me anyway and consider yourself a winner: johnrousey@msn.com. Email is great way to stay in touch and I want all of you to be comfortable knowing it's ok to use it as a means of communication as well as sharing my email address with your family and friends should they need our services. We also enjoy talking with each and every one of you so never hesitate to call. We have three phone numbers: 206-542-3195, 425-745-1463 and toll free 1-888-542-3195. Our accessibility is the key to providing you with outstanding customer service!

We hope everyone is off to a great start in 2009. The economy promises to be a challenge this year and we believe we can help you in our own way by offering you and your referrals an honest assessment of your insurance needs. If you feel you need an insurance check up,

feel free to give us a call or send an email. We are here to help!

Looking back at 2008, we experienced a lot of changes around here: After 11 years our receptionist Kay Den retired (Kay, we wish you the best!). We implemented an agency automation system which allows us to more effectively manage your policies. And, we organized our first referral rewards program. It was a lot of fun tracking your referrals and giving away prizes. We thank you for all of your referrals and we will continue to acknowledge your trust in us by instituting the 2009 Interstate Insurance Great Giveaway! For more information on our referral rewards program and to see who won the grand prize in 2008, please see the back of this newsletter.

Wishing you a healthy and prosperous New Year and we **"THANK YOU"** for your business!

- John Rousey



We LOVE Referrals!

Thank You! Thank You! Thank You!

Many thanks to all of you for your recent referrals:

Tekeste Abraham
Jeff Gruenberg
David Huynh
Kurt Short
Karl Thandi

Tonya Arico
Ian Hu
Diana Lentz
Youssef Samy
Daniella Tountas

Jonny Eagen
Patty Holmquist
David Oziel
Michael Servais

Congratulations to our \$50 Visa Card WINNER – Patty Holmquist!

For each referral, you win a complimentary gift card and are entered into our drawing for a **\$50 Visa Card**.

You will also automatically qualify for our **GRAND PRIZE DRAWING** in December – **A 32" FLAT SCREEN TV!** Remember, the more you refer the greater your chances of winning! It's the 2009 Interstate Insurance Great Away!

See the back of this newsletter for more details and "Good Luck!"

When It Comes to Insurance, Know Which Cars Will Cost You

If you have a need for speed and buy a small, sporty car that can burn up the road, you'll likely face higher insurance premiums. Research shows that small cars are more accident-prone because owners of sporty models drive their cars in ways that make them more vulnerable to crashes. The other reason is that younger drivers who love taking risks typically buy them because they are affordably priced.

Every year, the Insurance Institute for Highway Safety examines statistics concerning the insurance losses associated with the most popular vehicles. Since insurance



Since insurance companies use similar yardsticks to set premiums, knowing what a car will cost to insure prior to purchase may save you from making a costly mistake.

companies use similar yardsticks to set premiums, knowing what a car will cost to insure prior to purchase may save you from making a costly mistake. This year, the Institute rated the Subaru Impreza WRX, the Hyundai Tiburon, the Mitsubishi Lancer, and the Scion tC among the top 5 most expensive cars to insure.

Surprisingly, the car that heads the Institute's list, the Cadillac Escalade, is a luxury SUV usually driven by a more affluent and older driver. So what makes this vehicle so expensive to insure? Car thieves love it. The car has developed a cult status because of its association with pop culture icons, making it so desirable among thieves, that comprehensive coverage of this vehicle costs six times the national average.

Of course, when you talk about the most expensive cars to insure, you eventually get around to a discussion of the least costly to cover. If you're looking to cut your insurance bill, look for the current version of what used to be known as "the family car." Cars in that class are usually large sedans, mid-size SUVs, and minivans. Those who drive these "family cars" have a reputation for cherishing safety. These cars are also rarely found in the commute and, therefore, avoid the risks associated with rush hour. Some of the cars considered the least expensive to insure include the Buick Rendezvous, the Subaru Outback, the Honda Pilot, and the Chrysler Town & Country. The Ford Taurus, a medium-sized sedan, tops this list. Insurers favor Taurus drivers because they prize safety above everything else. Cars like the Taurus are tucked away in garages when not in use, lessening their risk of being stolen. In addition, car thieves typically do not seek out these kinds of cars, increasing their value to insurers.

Before you buy your next car, consider the following tips:

- Ask your insurance agent if any of the models you are considering have premiums that are substantially different.
- Find out if any of the models have high repair costs or theft rates.
- Avoid more expensive cars because they usually come with a higher insurance bill.
- Shop safety. Look at crash tests results, rollover ratings, recalls, service bulletins, and consumer complaints.

continued from page 1...Be Proactive to Keep Your Pipes from Freezing

- Keep the faucet open. As you treat the frozen pipe and the frozen area begins to melt, water will begin to flow through the frozen area. Running water through the pipe will help melt more ice in the pipe.
- Apply heat to the section of the pipe that is frozen by using either an electric heating pad that is wrapped around the pipe, an electric hair dryer, a portable electric space heater, or by wrapping the pipe in towels that have been soaked in hot water. Do not use a blowtorch, kerosene or propane heater, charcoal stove, or other open flame device. A blowtorch can make water in a frozen pipe boil and cause it to explode. Open flames present serious fire danger, as well as risk of exposure to carbon monoxide.
- Apply heat until full water pressure is restored. If you are unable to locate the frozen area, if the frozen area is inaccessible, or if you cannot thaw the frozen area, call a licensed plumber.
- Check all other faucets in your home to find out if you have additional frozen pipes. If one pipe freezes, others may too.

If you would like more information about protecting your pipes from freezing, you can access the American Red Cross' Fact Sheet: Preventing and Thawing Frozen Pipes by logging on to http://www.redcross.org/static/file_cont338_lang0_155.pdf



You REFER – We REWARD!

Last month we held our annual drawing and rewarded **Amanda Ondrick** with a 32" flat screen TV! (We promised a 27" flat screen but exercised our right to upgrade.) Amanda increased her chances of winning by referring 3 people to our agency in 2008. Congratulations Amanda and thanks to all of you for your referrals.

The 2008 referral program was so much fun we decided to do it one more time in 2009!!!

You REFER – We REWARD!

The 2009 Interstate Insurance Great Giveaway!!!

It's easy:

Tell a friend, relative, neighbor or associate about Interstate Insurance Agency. When they call us for a quote and tell us you sent them (don't worry, we'll ask), YOU WIN:

- 1 complimentary gift card, AND**
- 1 chance to win a \$50 Visa Card, AND**
- 1 chance to win the GRAND PRIZE – a 32" FLAT SCREEN TV!**

Each quarter we'll randomly draw from all of the previous qualifiers.

THE WINNER will receive a \$50 Gas Card!

Then in December, 2009 we'll conduct a random drawing for those qualified from December 1st, 2008 through November 30, 2009 for our GRAND PRIZE.

The GRAND PRIZE WINNER will have a 32" Flat Screen TV delivered to their home in time for the Holidays! Rules and Conditions apply.

The more you refer, the greater your chances of winning. Thank you for talking about

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Jerry and John deliver a 32" flat screen TV to Amanda Ondrick. Congratulations Amanda!

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