



## Thorough After-Flood Cleanup Minimizes Mold Growth

If you and your home are the victims of a flood, your cleanup must be thorough to ensure that mold growth is eliminated to the greatest extent possible. You should completely dry wet structures as soon as possible after the event. However, while you want to act quickly, approach the cleanup process carefully, to avoid the mishaps and accidents that can occur in the less-than-safe environment that a flooded home can be.

The following tips, courtesy of the Kansas Department of Health and Environment, can help you to thoroughly clean up while protecting your own health and safety:

- Keep children and pets out of the area until you have completely cleaned it.
- Wear rubber boots, rubber gloves and goggles during cleanup.
- Discard items that cannot be washed and disinfected, including mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam rubber items, books, wall coverings and paper products.
- Discard drywall and insulation that has been contaminated with sewage or flood water.
- Clean all hard surfaces such as flooring, concrete, molding, wood and metal furniture, countertops, appliances, sinks, and other plumbing fixtures with hot water and laundry or dish detergent.
- Use fans, air conditioning units and dehumidifiers to help dry the area.

- Wash your hands with soap and water after you have finished cleaning. Use water that has been boiled for one minute and then cooled. You can also disinfect water for personal hygiene by creating a solution of household bleach mixed with water.



- Wash all clothes worn during the cleanup in hot water and detergent, separately from uncontaminated clothes and linens. Use a self-service laundry for

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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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# John's Corner

2010 is in the books and it's time to embrace 2011! Looking back, it was a very interesting year. It's still a very difficult economy. A lot of people are looking for work and the housing market is still down. I think we've come to realize that there are no quick fixes and we all have to do our part and stay positive and do whatever it takes to keep our heads above water and look forward to better days ahead.

Speaking of water, you'll notice that in this issue there's a heavy dose of water related articles. A few days in December created havoc for many of you and some were surprised to learn that natural flooding is not covered under a standard homeowner's policy. Flood coverage is only available through the National Flood Insurance Program (NFIP). Please email me if you are interested in getting more information about the NFIP. Note, the sudden and accidental discharge or overflow of water IS covered, such as a broken water main or failure to your hot water tank, but events such as rain water invading your home or a river flooding your home is only covered through the NFIP. I hope the articles in this newsletter are helpful and I can only hope that you never have to deal with the devastating effects of any kind of water damage to your home, condo or apartment.

Moving on, you're referrals in 2010 were incredible. THANK YOU! Believe me, since we've cut off virtually all advertising, referrals are the lifeline of our business. Solicitors call the office all the time wanting to make us "Number one on Google." We don't want to be number one on Google or any other search engine. Instead, Interstate Insurance Agency wants to be "number one" on YOUR list of businesses when it comes to referring your family, friends and associates to a local, family owned insurance agency.

I hope by now you know the plan: "You refer – We reward." We tweak it every year and this year "It's a 37 in 2011." In other words, this year our grand prize has moved up to a 37" Flat Screen TV! For each referral you will get a gift card and will be automatically entered into our December drawing for the 37" TV. Please call or email for all the details and again, THANK YOU for your referrals.

Also, every once in a while we crank up a little side drawing such as our recent Kindle giveaway. The only way we can get the word for these side giveaways is if we have your email address. If you haven't received an email from us in the last two months, please email me so you can get in on the action: [johnrousey@msn.com](mailto:johnrousey@msn.com). Also, see us on Facebook. Search "Interstate Insurance Agency" on FB and hit the "Like" button. (Congratulations to Heather Winter, our Kindle winner!)

Happy New Year! Let's make 2011 a great year and thank you for supporting Interstate Insurance Agency. Be careful out there!

- John Rousey



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washing large quantities of clothes and linens until your onsite wastewater system has been professionally inspected and serviced.

- Get immediate medical attention if you become injured or ill.

If you need to turn off the main power and have standing water inside your home, remember to do so only when you are in a dry location. If you must enter standing water to reach the main power switch, call an electrician to turn it off. Never use an electric tool or appliance to turn off power while standing in water. Be



sure the electrician checks the house's electrical system before turning on the power.

If the house has been closed up for several days, enter only long enough to open doors and windows, and then leave them open for at least 30 minutes before you stay inside for any length of time. This allows potentially hazardous air to circulate out of the rooms, while letting fresh air inside.

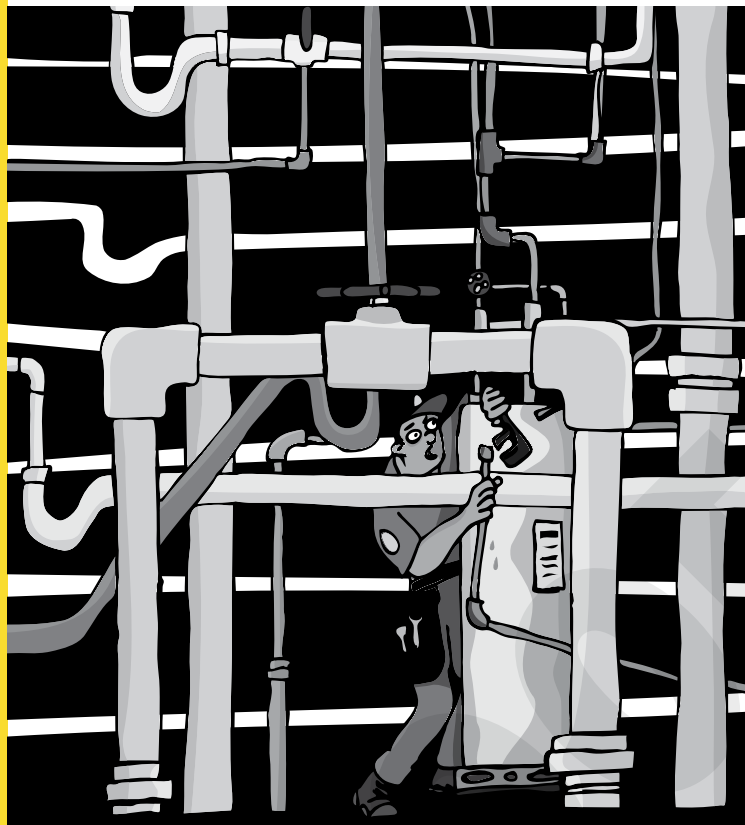
As always, don't hesitate to call a qualified professional for advice and/or help with the cleanup process.



# Avoid Sewer and Drain Damage to Your Basement

Millions of dollars are spent every year repairing damage to basements caused by sewer and drain backups. There are some ways these problems can be avoided, instead of having to repair the mess from a sewer or drain backup.

Make sure your drainage systems are working properly. The downspouts from your gutters should extend beyond the foundation of your home so that water is not left to trickle down basement walls. Along those same lines,



your yard should gradually slope away from the foundation, so surface water drains directly to the street. Keep drain lines clear, especially if your gutters connect to storm sewers.

There are several types of anti-backflow devices that can help reduce the chance of basement flooding. Check-valve devices allow water and sewage to flow away from the drain, preventing backup into the drain. Gate-valve devices close and shut off the flow of water and sewage, preventing backup. Anti-backflow devices are either manually or automatically operated.

Sump pumps are another option to consider. Single and dual-level sump pump systems are available, and a battery or generator can be used to power the pump in case of a power failure. Sump pump systems should be checked monthly. Check local building codes or consult your plumber to ensure your sump pump is connected properly. Sump pumps should not be connected to your home's waste plumbing system.

Despite your best efforts, sometimes water will still get in your basement. Keep storage items off the floor and keep furniture on casters or shims, away from floor drains. If your basement is finished, ensure that you consult plumbing and building professionals to design a drainage system that will prevent damage to your finished space.

Despite the amount of damage backups can cause, many homeowners' policies do not include coverage for sewer and drain losses. Check with your agent to determine if an additional endorsement can protect you from this costly problem.



## We LOVE Referrals!

Many thanks to all of you for your referrals from June through November.

Annette Smoody  
Chandra Ranaweera  
Jami Moeller  
Karlynn Patterson  
Lisa Douglass  
Mai Do  
Rebecca Clodfelter  
Tiffany Gage (2)

Carrie Bergeson (2)  
David Oziel (3)  
Jeanne Skiff  
Kelly Melton  
Liza Delos Reyes  
McLean Jones  
Rene Scott  
Viktoriya Otto

Catherine Dwight  
Debbie Morton  
Joe Widden  
Laurel Strand  
Lois Commins  
Michael McNeilly  
Robyn Johnson  
Wayne Truong

Cathy Martin (2)  
Graham O'Toole  
Justin Bedell  
Linda Tisdell  
Lynn Maihofer  
Patty Holmquist  
Scot Muirhead  
Yoseph Woldegiorgis

Thank you! Thank you!! Thank you!!!

## You REFER - We REWARD!

In 2010 we gave away 2 flat screens TVs. One in June to **Tim Ghezzi** and our second winner was to **Robyn Johnson and her family**. We enjoyed our time driving out to Marysville to meet Robyn and Chris and their boys. A very nice family! Congratulations!

All you have to do is refer someone to us and your name goes into the hopper for a chance of winning! The more you refer, the greater your chances of winning.

This year we're stepping it up to a 37" flat screen.

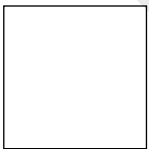
**Good luck to all and "thank you" for your referrals!!!**

**It's how we stay in business.**



*Here we are with the Johnson Family in Marysville.*

## Insurance Briefs



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