



McCLAIN
INSURANCE SERVICES

AutoHomeBoat.com

Safety Express

Newsletter for Clients & Friends of McClain Insurance Services

February 2012

Together, We Collected 19.5 Tons of Recycled Electronics



Claudia
McClain



The turnout for our recent E-Cycle Event was massive! Within 4 hours, we collected 39,376 pounds of electronics. Our results were more than any prior E-Cycle event including those hosted by BECU and Alaska Airlines!



Nick
Pembroke

Dan & Melinda (Erin's parents & Nick's in-laws) stopped by for a quick tour of the office and ended up helping to unload cars. You are the best, Dan & Melinda! The E-Waste team worked until midnight to load and transport all the recycled items despite the impending snow storm.

...And We Didn't Mind The Snow!

While schools and businesses closed during the recent "snowpocalypse" your McClain Insurance agents faithfully (and safely) made their way into the office every day. In fact, one dedicated team member even trekked daily from Mount Vernon!



Why? Because we are committed to being there for our clients when you need us the most and especially during a region-wide storm! Client claims, ranging from minor fender-benders to fallen trees, were promptly triaged and referred to our insurance company partners for payment. If you still have any unreported damage, please let us know. We're here to help!



Laura
Paradis



Erin
Gross

Flood Watch: Now's The Time To Prepare for Spring Snow Melt

Water damage is a challenging issue in the insurance world. There is often confusion about where home insurance ends and flood insurance begins. Perhaps this will help:

Water damage that originates inside a house (such as sudden and accidental damage due to breakage of pipes) is generally covered by your homeowner's insurance. Gradual leaks or seepage over time are considered maintenance issues and are excluded from coverage.

Septic or sump pump failure and sewer backup damage are covered on a limited basis and only if you've chosen to add a special endorsement covering this risk. Please check with us if you have any concerns or questions about your exposure.



Nathalie
Stamey

Did you know that 20% of flood claims happen in low to moderate risk areas? Water damage that is a result of weather conditions (such as standing water that seeps through door thresholds causing interior damage) is only covered if you carry a separate flood insurance policy. Just one inch of standing water in a 2,000 square foot home could cause over \$20,000 damage according to Floodsmart.gov. Flood insurance is available for approximately \$1 per day. Please call us for more info at 425-379-9200.



Mary
Fisher

McClain Insurance Services

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2012 McClain Insurance Referral Rewards Program: "Pay It Forward"

Step 1:

Refer a friend. When they call for a quote, you automatically receive a *\$25 Costco Gas Card.*



Step 2:

For each referral we receive, we will make a *\$10 Donation to our Charity of the Month:*

February's Charity:

The **Everett Public Schools Foundation**



provides resources to help students and staff at Everett's Public Schools. As this year's Foundation Board Chair, Claudia McClain encourages any interested clients to join us at the **EPSF Benefit Breakfast on Thursday, March 8th.** Please RSVP by 3/1/12.

Many Thanks to January's Referrers:

Eric Nooyen, Vikki Foxe, Errol Smith, Darla Thompson, Hilary Hawley, Chelsea Sotelo, Kristin D'Albertin, Phuong Pham, Amanda Hopkins, Jaspal Walia, Laura Levine, Jesse Van Nostrand, Carmel Slee, Todd Kirby

Treat Your Jewelry To An Appraisal This Valentine's Day

Were you aware of the recent fluctuations in value for fine jewelry? Since 2007, the price of gold has almost tripled from \$630/oz to \$1,654/oz (peaking at \$1,889/oz in 2011). The cost for diamonds has decreased just as dramatically.

Recently, a client called with a claim on her wedding ring after losing a stone. Imagine her surprise as she found out during the claims process that her ring's value had increased from \$2,500 to \$7,500!



That's why we've arranged for a special **Jewelry Appraisal Event** with local appraiser, Deborah Wieditz, ICGA, CM-NAJA, GG, Sterling Gemological Services. Clients are invited to have one item of jewelry per household appraised for **\$45 - that's 50% off the regular price.** 45-min appraisal sessions will be held in the Community Room of our new office. We have 12 appointment slots on each of the two Appraisal Days: Monday, February 27th and Monday, March 5th. Spaces will fill quickly!

Please call 425-379-9200 to RSVP.

Save Your Spot at our Jewelry Appraisal Event:

Monday, 2/27/12 or Monday, 3/5/12

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