



McCLAIN
INSURANCE SERVICES

AutoHomeBoat.com

Safety Express

Newsletter for Clients & Friends of McClain Insurance Services

July 2011

Watch Out, Thieves: Laptop Owners Are Watching!



Claudia
McClain



You may have heard the recent story on National Public Radio (NPR): A man reported getting his laptop stolen. However, he had installed a program that would allow him to track his computer whenever it was turned on.

He was able to see the user (and his whereabouts) through the laptop's camera! Police were able to nab the thief and return the laptop.

Little did we think that we'd experience a similar story in our own agency! One of our long-term clients, Kevin L., recently reported that his house had been broken into, and several electronics, including his laptop, had been stolen.



Nick
Pembroke

The total value of stolen property was lower than his deductible, so Kevin didn't file a claim. But when Nick shared with him the NPR story, Kevin thought he might have some software on his laptop that would allow him to remotely access the computer without the thief's knowing.



Laura
Paradis



Sure enough - Kevin was able to take screen shots of what the person was doing with his computer, and captured her on Facebook. He passed his information on to the police, and she was found! It turned out that she wasn't the thief, but may have been given the laptop by the thief. Police are hoping to find and return the rest of his stolen belongings to Kevin.

The moral of the story: Investigate tracking software for your mobile electronics, protect your computer and your accounts with strong passwords and back up your files! The "good guys" aren't the only ones who know how to remotely access a PC. Consider engraving your electronics, so that they are more easily recognizable as stolen property in pawn shops.



Nathalie
Stamey

NEW: Insurance for Electric Bicycles now available!

Did you know that Washington leads the list of "most bicycle-friendly states"? If you are part of the growing biker's community, you may have heard about a trend that is gaining popularity all around the globe: **E-Bikes!**

However, electric bikes pose a special challenge: While "human-powered" bicycles are covered for liability and most physical damage under a standard home insurance policy, the addition of a motor (no matter how small) makes it a "motorized vehicle" which is excluded from coverage on a home policy.



That means, if your e-bike is damaged or stolen, or if you cause injury or damage to another person and are held liable, there is no coverage.

The good news: We can now provide protection for damage and liability on electric bicycles starting as low as \$80 per year!

Call us for more information on insurance for your bike or e-bike!



Mary
Fisher

McClain Insurance Services

10410 19th Ave SE | Everett, WA 98208 | 425.379.9200 | claudia@autohomeboat.com
AutoHomeBoat.com | QuakeQuotes.com | TeenDriverInsurance.com/McClain



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Congratulations to our newest iPad winner:
Daniel Larsen!



Refer a friend to our agency, and you receive a \$25 Costco Gas Card and an entry for the iPad Drawing!

YOU can win an iPad, too!

Ask us to quote an additional policy for you - and you'll automatically get your name in the hat for the iPad Drawing on September 30th, 2011!
 (Now is the time to ask about that earthquake insurance policy, or get adequate coverage for your summer toy!)



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Everett Public Schools Foundation

Stuff the Bus

Please help us collect supplies for the Everett Public Schools Foundation's "Stuff the Bus" school supply drive. We'll have a collection bin in our office from

August 1st - 12th, 2011.

Needed supplies include backpacks, pencils, ink pens, crayons, markers, spiral notebooks, scissors, rulers, scientific calculators and USB flash drives.

Did you know that we are now licensed to write insurance in Oregon? If you have friends in Oregon, please ask them to give us a call! Thanks!

Defensive Driving Classes

As part of our commitment to client safety, we're offering Defensive Driving Classes FREE to our clients. Drivers aged 55 and up earn a discount on their auto insurance upon completion. Select either one full day class or two half-day classes; here at our office. **Please RSVP soon at 425.379.9200, as classes fill up quickly!**

Class 1: Sat, July 23rd 9:30-5:30 or
Class 2: Tue, August 30th, 9:00-1:00
Wed, August 31st, 9:00-1:00