



**McCLAIN**  
INSURANCE SERVICES

AutoHomeBoat.com

# Safety Express

Newsletter for Clients & Friends of McClain Insurance Services

October 2011

## Hooray! Baby Girl Is On The Way!



Claudia McClain



Nick Pembroke



Laura Paradis



Erin Gross



Nathalie Stamey



Mary Fisher

We are so very happy for Nick and Meghan Pembroke, who are expecting their little baby girl's arrival early next month! Little "Bunn" is happy and growing right on schedule, and couldn't ask for better parents than Nick and Meghan. Congratulations to the Pembroke Family!

To celebrate the good news, we'd like to invite you to join us in a special event:



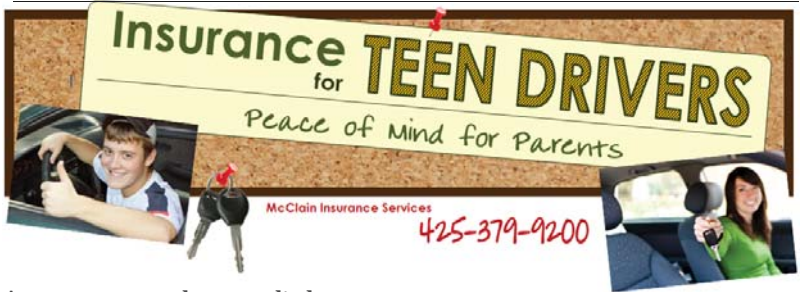
## "Dad's Diaper Drive"



In honor of Baby "Bunn's" arrival, we are hosting a Diaper Drive at our office in cooperation with the Volunteers of America Food Bank in Everett. The diaper drive will benefit residents of Everett and Snohomish County.

To participate, simply drop off a package of diapers or a can of formula in the collection bin in our entryway (any brand formula, and any brand / size diapers are appreciated - however diapers Size 3 and up are in high demand.)

The Diaper Drive will continue through **November 3rd**, which is little Miss Bunn's official due date.



As every parent knows - little ones grow up so much faster than we might like. In the blink of an eye, they've learned to walk, talk, ride a bike... and get their driver's license. How did that happen?

Whether your teenager is taking lessons this year or has started to drive to school, whether you're looking for safety tips or to bring your insurance up to speed, now is the time to visit

**AutoHomeBoat.com/teens**  
or give us a call at 425-379-9200.

### Would You Have Known?

- When following a fire truck, you may follow no closer than  
 150 ft    300 ft    500 ft
- The Good Student Discount applies for all students with a GPA of  
 2.8 or higher    3.0 or higher    3.5 or higher
- True or false: Teen insurance rates are lower for conservative cars.  
 True    False

*Find the answers on the back.*

McClain Insurance Services

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



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## Be Selfish - Carry UIM Coverage

Did you know that nearly one in six Washington State drivers are uninsured? If you are hit by one of those drivers and suffer injuries, an uninsured driver will be unlikely to have the resources to pay for your loss.



Here's what happened to my sister: While riding her motorcycle, she was broadsided by a car, hospitalized almost four months at a Trauma Center, and her medical expenses and loss of income have exceeded \$2 million. The driver who hit her had only a \$15,000 liability limit.

Luckily, my sister had UIM coverage. UIM stands for "Uninsured / Underinsured Motorist" coverage and protects you if you are hit by an under- or uninsured driver. It is available to you in the same amount as the liability coverage you carry.

Even if you are an experienced driver who's unlikely to be at-fault in an accident, increasing your liability limits will benefit you with higher UIM coverage, which can be crucial in case you are the victim of an accident.

We can find ways to increase the liability and UIM coverages on your auto policy with no or minimal extra expenses on your part - Challenge Us! Call 425-379-9200.

## If You Like Us - Please Refer A Friend



Refer a friend today and receive:

- a \$25 Costco Gas Card
- an entry for the iPad Drawing on December 31st 2011!



Plus, during the month of October, we will donate One Pack of Diapers per Referral to "Dad's Diaper Drive"

### Many Thanks for your Referrals:

Michael Stevenson, Sandy @ Paul Gray's Office, Jennifer Teddy, Bob Litzkow, Michael Dormer, Tammy & Mark Perry, Derek McLeod, Richard Ek, Lori Cummings, Kaci Shurtz, Mike Allen, Ken Nielsen, Jill Scavotto, Donna Maxwell, Stephanie Moser, Sandy Bobbin, Catherine Taylor, Tom Bahrotto, Jenny & Justin Hansen, Chris Lore, Ron Kuhlman, Michael Dormer, Harriet Ott, Carla Anderson

### Did you know the correct answers to the quiz on the Front Panel?

1. When following a Fire Truck you may follow no closer than **500ft.**
2. Student Discounts apply for a **GPA of 3.0** or higher
3. **True** - Teen Insurance Rates are lower for conservative cars

Representing



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