

What's
Inside:

- Will you need an Umbrella this summer?
- Why does economic expansion in China affect my homeowner's policy?
- Join Summer Fun Events with McClain Insurance



McClain Insurance Services - YOUR Agents of Choice

Win BIG with the McClain Summer Crossword Puzzle!

1. National Anti-Crime Event
2. Between 13 and 19
3. Local Baseball Team
4. Needed in rain...and more
5. Coverage on homeowner's insurance
6. Important on June 14th and July 4th
7. We appreciate if you make one
8. We live in a high-risk area for this
9. Bring your dog to this event
10. Watch it "Under the Stars..."
11. You want those to be adequate on your insurance policy
12. Type of insurance often required by apartment managers
13. Possibly the most important coverage on your auto policy.

Stumped? Don't Worry!

All the answers are inside this newsletter, highlighted in ***green***.

Find the correct letters in the colored fields, and enter them with their corresponding number on the right.

Win Your Prize!

Be one of the first 3 to send your correct answer to Claudia@AutoHomeBoat.com, or call 425.279.9200.

Your answer is your prize!

1 2 3 4 5 6 7 8 9 10 11

12 13 14 15 16 17 18

July / August 2009

Dear Clients and Friends,

Temperatures are on the rise, the sun is out, and the smell of barbecue is in the air ... there's no doubt that summer has arrived! And along with it, just in time, comes our **SUMMER FUN NEWSLETTER!**

If you don't have any travel plans this summer, don't worry. Break out of the ho-hum of daily life, and be a tourist in your own backyard: Take a new route to work. Have ice cream for lunch. Rent a bike and discover a trail. You'll be amazed how nice it is to see your hometown with new eyes. Check out our favorite local summer events, below - we'd be thrilled to see you at one or all of them!

As you read, pay attention to the words in ***green*** - they will help you solve the puzzle on the back for a chance to WIN... ☺ With warm wishes for a wonderful summer,

Claudia



Claudia McClain



Nick Pembroke



Laura Ogurkow



Nathalie Stamey



Everett
Cinema
Under The Stars



**Fridays,
July 17th - August 21st**

7:30pm

(pre-show starts at 7:30pm
movies begin at dusk)

Thornton A. Sullivan Park
11405 Silver Lake Rd

- July 17th
Journey to the Center of the Earth
- July 24th
The Iron Giant
- July 31st
Kung Fu Panda
(Free gifts from McClain Insurance!)
- August 7th
Babe
- August 14th
Wallace and Gromit in the curse of the were-rabbit
- August 21st
Bolt

Visit: EverettWA.org



Everett
Night Out
Against Crime

**Tuesday,
August 4th**



5:00pm - 8:00pm

Top Foods Parking Lot
1605 SE Everett Mall Way

Join the Everett Police Department in celebrating with free hot dogs, pizza and ice cream; connect with your community, and send criminals a message that crime and drugs will not be tolerated in Everett's neighborhoods!

Kids: Make your own ID Badge as part of "Operation ID" at the McClain Insurance booth.

Visit: EverettWA.org



Everett
AquaSox
Lunchbox Giveaway

**Thursday,
August 6th**

7:05pm

3802 Broadway
Everett

Watch the AquaSox take on the Boise Hawks, pick up your AquaSox Lunchbox (for the first 1,000 kids ages 14 and under, courtesy of **Safeco Insurance**) and enjoy the unveiling of the new AquaSox VideoBoard.

Visit: AquaSox.com



Everett
Mutt Strut

**Saturday,
August 29th**

10:00am - 3:00pm

Langus Riverfront Park
400 Smith Island Rd

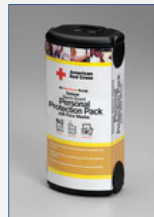
Show off your pooch at Everett's most famous doggie-event and fetch a medal for both of you in categories including "Catching," "Jumping," "Best Vocals," "Best Spots," and "Best Dressed." (There is a fee to participate in the competition.)

Whether you compete or simply watch, you'll have a blast at the Mutt Strut, sponsored by **PEMCO Insurance**. (Meet us and our pooches there!)

Visit: EverettWA.org

Referral Rewards Program

- Refer a Friend
- Receive a Red Cross Personal Protection Pack
- Support Your Favorite School
- And have a chance to win a fully stocked Deluxe Family Red Cross First Aid Kit every month!



Many Thanks Go To:

Joan Pedersen, Mark Morley, Tim McClain, Lisa Dickson, Nanci Ewart (2), David & Danella McCoy, Arnie & Ann Aljets, Isaac & Karen Howard, Cindy Nguyen, Jim Wright, Judy Thiel, Laura Brandt, Larry & Susan Ormbrek, Mike Dormer, Glenn Martell, Laura Levine, Paul Hayward, Suzie Hawkey, Jan Sindelar (2), Tom Bahr, Lori James.

Winners of the Deluxe Family Red Cross First Aid Kit: Nanci Ewart, Lori James, Margaret Cassidy.

Flag Exchange A Hit Again This Year

After last year's great success, PEMCO Insurance once again co-sponsored a ***flag*** exchange program just in time for Flag Day on June 14th and Independence Day on July 4th.



This year, we collected 97 worn flags from the community and exchanged them for brand new flags. The Boy Scouts will dispose of the faded flags in a respectful ceremony around Veteran's Day.

If you missed it – no worries. We still have a few new flags left and would be happy to exchange one for you.



Got A Teen?

You Need An Umbrella!

Summer is a perfect season for teens to start Driver's Ed, practice driving, and get ready for their license tests. What's a very exciting time for them is probably one of the most nerve-wracking times for parents. Worry about safety mingles with worry about money and shock at skyrocketing insurance rates.

Don't panic! There are ways to keep your calm and your ***teen*** safe while navigating through this new period in life. Download guidebooks, driving lesson plans, insurance info and money-saving tips at www.TeenDriverInsurance.com/McClain.



Why the Umbrella?

An ***umbrella*** policy provides extended liability coverage *in addition* to the limits you have on your auto insurance (actually, it applies for *both* your auto *and* homeowners insurance.) ***Liability*** coverage is probably the most important part of your auto policy. It pays if you (or anyone driving your car) causes injury or damage to another party.

We recommend an umbrella policy for everyone, but especially for families with young drivers whose risk of being held responsible for an accident increases exponentially with a teen driver. For approximately \$20 / month, you can protect your family's assets and future. Call us for more info.

Ready To Rent?

If you are moving into a new apartment this summer, be prepared. Your apartment manager may require you to provide proof of ***renter's*** insurance. This trend is becoming more and more the standard.

Many folks believe that the apartment owner's insurance will cover them and their personal property, should a loss occur. That's not the case!

For example, your landlord is not responsible for your personal property – personal property is only covered if you have a renter's policy. And if a guest gets injured inside your unit, then you, the renter of the unit, are held liable.



The good news: Renter's insurance policies are inexpensive and often pay for themselves by triggering a discount on your auto insurance.

Please call us for more information.



Homes all across the nation have been decreasing in value – in some areas up to 30% in the past 3 years!

Meanwhile, the cost of labor and construction materials have increased dramatically due to increased global demand for lumber, steel and concrete.

What does this mean for your insurance plan?

With your home likely being one of the biggest assets, you want it adequately protected. What is adequate protection? Do you insure it for the amount you paid for your home? Do you insure it for the (shrinking) resale value?

The answer is, neither. Think of it this way: Your insurance serves to restore your home to its *pre-loss* state. That means, if your house burns down, you want a policy that pays the cost to *replace* your home, taking into consideration any increases in construction costs. In other words, you want a policy that offers ***replacement cost*** (as opposed to "actual cash value.")

Keep in mind that rebuilding after a major loss actually costs *more* than new construction, because you also have to account for demolition and debris removal expenses. (Think about the cost of your last trip to the dump...)

If building costs continue to rise, it means that your homeowner's policy should be reviewed regularly to make sure that its ***limits*** still provide adequate protection.

The same is true if you have made substantial additions or improvements to your home. When in doubt, just give our office a call.



Could you rebuild your home from scratch?

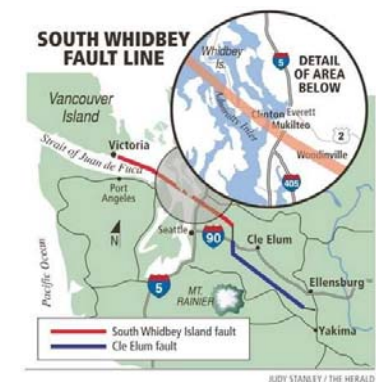
Be Quake-Smart

Consider Earthquake Insurance

Less than a month ago, the Everett Herald reported on a danger many prefer not to think about: ***Earthquake***. The South Whidbey fault line is a major line in a network stretching from Victoria to Yakima. The line is shallow between Mukilteo and Woodinville, putting South Snohomish County at increased risk. Experts agree that the potential of a disaster happening is not a question of "if" but of "when".

Earthquake is **not** a covered peril on your homeowner's insurance. A quake can strike anytime, anywhere.

Please don't jeopardize your biggest investment. Call us today for more information, or visit QuakeQuotes.com.



Source: "South Whidbey Fault Has Potential For Major Quake" - The Herald, June 15, 2009; <http://www.heraldnet.com/article/20090615/NEWS01/706159921>