

# Safety Express

Newsletter for Clients and Friends of McClain Insurance Services

March / April 2010

## Spring Has Sprung!



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Can you believe that spring is in full swing already? Trees are in bloom, daffodils and tulips are growing, and I've even seen some honey bees buzzing about! I love spring! Yet, while I make an honest effort to enjoy the moment, I can't help but be affected by the little worry-wart gene that's running through my veins. (Maybe that's why I'm so enthusiastic about our industry?) *What if* winter hasn't had its last word yet? *What if* the cold comes back?

Well, I acknowledged my worries, and rather than letting them overwhelm me, I decided to channel them into a constructive outlet. Please join us for "What If Wednesdays" on the McClain Insurance blog at [AutoHomeBoat.Wordpress.com](http://AutoHomeBoat.Wordpress.com). We won't be talking about the weather, but most Wednesdays, we'll answer a common client inquiry, or another quirky "What If" question about insurance.



But worries aside, spring is also a fantastic time for good news. There is going to be another wedding celebration for the McClain Team! Congratulations and good wishes to Laura and her fiancé Jeff, who will be getting married in May. We are all so very happy for you!

Last but not least, spring is also refreshing! And it makes me itch for something new. So you'll notice that our newsletter has a slightly new format. If you have any feedback, please let me know! Simply send an e-mail to [claudia@mcagent.org](mailto:claudia@mcagent.org). I always love to hear from you!



*Claudia*

### Beware of Census Scams

**April 1st 2010 is Census day!** A national census is required every ten years by the United States Constitution. The census isn't just a population count. It is also vital for the well-being of our communities.

Census surveys help determine the need for schools, roads, hospitals and other public facilities in each community. Certain households are asked to participate in a survey. If you are one of them, the Census Bureau may send you an introductory letter that will announce either a phone call or a visit from a Census Bureau representative.

**It's no surprise that Census time is prime time for fraudulent activities!** Don't become a victim of ID theft - please be aware of scams and phishing schemes:

- The Census Bureau does not conduct the 2010 Census via the Internet, and does not send e-mails about participating in the Census.
- The Census Bureau never asks for your full Social Security Number, money or donations, passwords, PINs or credit card numbers
- If a person knocks on your door, they should be able to show you their Census Bureau ID Badge, know the survey you are asked to participate in, and have a copy of the letter you should have received.

For more information, please visit [Census.gov](http://Census.gov).



### Charity Of The Month

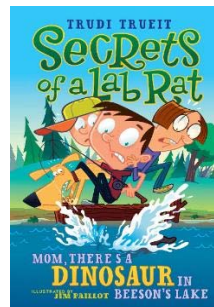


This month's featured charity is very dear to our hearts, especially since we count some avid readers among our team members.

Please meet "Page Ahead", a Seattle-based non-profit organization that helps promote literacy among children in need. In the words of "Page Ahead": *'Literacy can make the difference between the poverty of one generation and the promise of the next.'* Please visit their website at [PageAhead.org](http://PageAhead.org) to learn more.

This month, we are particularly excited because our charity goes hand-in-hand with one of our favorite authors and clients:

**Trudi Trueit** just released her latest book "Mom, There's a Dinosaur in Beeson's Lake", the second in the *Secrets of a Lab Rat* series.



Join Scab as he faces prehistoric monsters, dancing squirrels and a *flying fake toe!* In the midst of all his adventures, Scab beats his worst fears and learns that you can be afraid to fail - but you can still continue to try.

In honor of our featured charity, we'll donate 3 new copies of "Mom, There's a Dinosaur in Beeson's Lake" to Page Ahead... and we'll give away 3 copies to the first three clients who request it in an e-mail to [claudia@mcagent.org](mailto:claudia@mcagent.org).

## Keep Your Coil Cool

This message was forwarded to us by longtime client, Larry Thornton, who has worked in the electrical contracting industry for many years. If you own a common power extension cord that is stored coiled up in a container, please read the instructions on the side of the container:

### ALWAYS unreel cord completely before use!

Many folks (ourselves included!) only unreel the cord as far as needed to reach the appliance, aiming to keep things neat and tidy and avoid tripping hazards.

But be aware: Electric cords are rated by their insulation factor and are designed to withstand 'normal' temperatures. Yet, when powered while coiled up, the flow of electricity can cause extreme temperatures that may melt the insulation and expose hot wires. This is life-threatening!

Please be safe and *always* unreel the entire cord.



# Referral Rewards

## Lend A Hand - Refer A Friend

YOU are the very best clients that an insurance agent could have - thank you for your business and trust!

As independent agents, we have seen it again and again that we can save folks big money, all while increasing protection. **This year alone, we have already saved new clients over \$11,683!**

2010 Savings Tally:  
**\$11,683**

If you know somebody who'd like to increase their "Insurance-Bang" while saving on their "Insurance-Bucks", please ask them to give us a call. Anyone who makes a referral receives:

- A Red Cross Personal Protection Pack
- A \$10 Donation to the School of your Choice
- A chance to win a fully stocked Family First Aid Kit

### Many Thanks for your Referrals:

Paul Schuck, Linda Nathan, Donna Leavitt, Corinne Kunstorf,  
Pat & Jan Eley, Bev & Dennis Hoidal, Mary & Jerry Detloff,  
Mike and Yong Clark, Alva & MJ Leder, Kim Desjardins, Eric Cumley,  
Krissy & Duane Lange, Tony Hewlett, Russ Youngquist, John Stupey,  
Ronald Brevig Jr, Brian Bloom, Stan McNaughton, Sue McNab,  
Karen & Don Szafran, Ileen Weber, Bill Steward

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## Safety Express

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What's Inside:

- Why a cool coil can save your life
- What a flying fake toe has to do with your insurance agent
- Don't get scammed or phished on April 1<sup>st</sup>



McClain Insurance Services -YOUR Agents of Choice

## Attention Bikers: Please Protect Yourself

Sadly, over the past 18 months, both a client and Claudia's sister have suffered serious disabling injuries in non-fault motorcycle accidents. This has made us even more aware of the value of comprehensive motorcycle coverage.

Motorcycle insurance is not required by law in Washington State, which is probably one of the biggest reasons that many bikers and "scooters" do *not* purchase it. Why spend money when it's not required?

Here's why: One of the most important and critical elements of a motorcycle insurance policy is Underinsured Motorist (UIM) coverage. UIM pays for injuries to *you* and *your passenger* caused by an inattentive, at-fault driver.

As a biker, your safety heavily depends on the eyes and focus of the other drivers around you. It's no secret that many drivers are distracted and don't pay as much attention as they should. A driver who isn't responsible enough to look out for a motorcycle on the road may



not be responsible enough to carry adequate limits on their insurance... This may leave you without compensation for your injuries, lost wages, or damage to your bike if you are hit - even if you were not at fault!

**Our advice: If you own a bike, it's not enough to have insurance. You need the *right* protection!** Give us a call at 425.379.9200 - or visit AutoHomeBoat.com.



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Rated **A+** by the  
Better Business Bureau