

Knights Knews

A publication of Knights Insurance Agency

Volume 2, July - September 2017



IN THIS ISSUE. . .

Flood Insurance:

Do you need it?

TIPS FROM LUCY & ORRIN

Summer Safety Tips

KNIGHTS CORNER KITCHEN

Sue's Summer Spaghetti Salad

How Do You Insure Your _____ Home?

Depending on where you live – a house, apartment, or condominium – the right home insurance policy can provide you peace of mind as well as the money you need to repair or replace your home and/or belongings. Each type of policy is designed to cover a specific kind of exposure. So, what type of insurance is best for your situation?



Homeowners insurance is the protection you need to cover the home that you own and live in on a regular basis. This policy covers your home and belongings if you suffer a loss due to fire, theft, vandalism, lightning and other covered events. It also provides you protection if someone is injured on your property.



What if you have a home that you don't live in all the time? Your policy would then be written as a secondary or seasonal home depending on the number of days you spend there a year. This policy provides the same coverage as your primary home and additional coverage can be added for items such as docks.



Any home that you own that someone else lives in (regardless of whether they pay you rent or not) is considered a rental home. Landlord insurance is available in this situation to cover the structure of the dwelling, any property you own inside (think appliances, furnace, and water heater) and liability protection.



Condo insurance is available for those who live in a condominium community. Each condo association has bylaws that determine what the association and the condo owner is responsible for. Therefore, this insurance is specialized to follow the bylaws and provide the correct coverage for property and liability.



What if you live in a home (or apartment) that you don't own? You can purchase renters insurance that will cover your property and provide liability coverage if someone gets hurt on premises. Most insurance

Life is 10 percent what happens to me and 90 percent how I react to it. ~Charles Swindoll

Auto-Owners' Customer Center: What's all the buzz about?

Many of our clients are with Auto-Owners Insurance Company so we want to make you aware of the Auto-Owners Customer Center. The Auto-Owners Customer Center website has a new and improved look! The new design is much easier to navigate and is compatible with nearly any device.

Whether you're operating a laptop, tablet or smartphone, it is Auto-Owners goal to provide an effortless experience for you. See for yourself by logging into your account or enrolling online today at www.auto-owners.com.

You may be curious what benefits the Customer Center has to offer. Check out these popular items:

- **View or print your bill**
- **Save a stamp and make your payment online**
- **Register for automatic payments via credit card or electronic funds transfer**
- **View activity on your billing account**
- **View or print your policy documents**
- **Receive a \$5 green discount when you elect to go paperless on qualified policies**

These are only a few of the features that are intended to save you money and make your life easier. Knights Insurance Agency and Auto-Owners values your business and aims to provide the appropriate resources for you to stay informed while keeping it simple.

Stop in our agency or call us at 989-872-5114 for more information on how to get signed up.





If you live in a 100-year floodplain and have a mortgage, you don't have to wonder if you need flood insurance - it's required as a condition of your loan. If flood insurance is not required as a condition of your mortgage, you're not obligated to carry it. However, there are a few things that you should know:

- **Flooding can happen anywhere and anytime.**
- **Even a minimal amount of flooding can have disastrous financial consequences. According to the National Flood Insurance Program, one foot of water can cause \$27,150 of damage to a 1,000-square-foot home, and the average flood claim is more than \$38,000.**
- **If you think a regular home hazard insurance policy covers losses caused by a flood or heavy rains, think again. You need a separate flood insurance policy to cover flood damage caused by a storm, hurricane, heavy rain or ineffective levee.**
- **No matter how well you plan for a flood, the costs may be more than you anticipate. If you are not on solid financial footing with money set aside for emergencies, it may be better to get coverage. Flood policies in moderate- to low-risk areas could cost less than your monthly cellphone bill, and could save you a bundle if your home sustains damage.**

For more information about your flood risk and the potential cost of a flood to your home, go to <https://www.floodsmart.gov/floodsmart/>. Then stop in or call us at 989-872-5114 and we will make sure your home is protected.

Our Pledge to You:

To provide **EXTRAORDINARY** service every time.

- By providing service that exceeds your expectations.
- By building lasting relationships with you built on trust and honesty.
- By having employees that continuously further their knowledge and education.



Tips From Lucy & Orrin

Summertime means fun, sun, and lots of outdoor play. But as much fun as summer can be for you and your furry friend, there are a few safety tips that will help to make the warmest season safe and carefree:

- **Apply Sunscreen:** Pets with light skin and short or thin hair coat are particularly prone to sunburn or skin cancer. The sunscreen should be fragrance free, non-staining, and contain UVA and UVB barriers. Consult your vet but there are some sunscreens made specifically for pets.
- **Provide Plenty of Water & Shade:** Dehydration in pets is a real possibility during the summer, especially if your pet is the type to run and play outside for extended periods of time. Telltale signs of dehydration include dry gums, loss of skin elasticity, and excessive drooling. Give your active pets plenty of playtime breaks in the shade with access to fresh water.
- **Don't Leave "Fido" in the Car:** You may think leaving your pet in a car for a few minutes is no big deal, but it can quickly lead to heat stroke. In fact, on a sunny 70 degree day your car can heat up to over 100 degrees within minutes. So, either take your pet in with you or leave him at home during shopping trips.
- **Watch for Unknown Grassy Knolls:** Did you know many lawns are treated with fertilizers and pesticides during the summer? Keep your pet safe by keeping them off unknown grassy areas. Remember, not all grass is created equal.
- **Avoid Antifreeze:** Even though antifreeze is something to watch out for year round, cars tend to overheat more and leak antifreeze during the summer. Pets find it delicious and even a very small amount of antifreeze is poisonous to dogs and cats.

Knights Corner Kitchen



Sue's Summer Spaghetti Salad

- 2 lbs thin spaghetti
- 2 lrg onions, chopped
- 2 bottles zesty Italian dressing
- 2.6 oz Salad Supreme
- 8oz Parmesan, grated

Cook and drain spaghetti. Add all ingredients. Refrigerate until cold. Serves a large crowd.