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Summertime Fun—Be Safe and Secure with the Right Coverage

It's almost summer!!! Before the fun starts though, you should make sure that you have adequate coverage for all of your favorite toys. Insurance can be tricky and there is nothing that kills the summer fun more than finding out the hard way that you don't have the correct coverage. *Take a look at some of the types of warm-weather activities which often raise concerns this time of year:*

Grills. Charcoal or gas grills pose safety hazards that most of us don't think about. An improperly placed grill can damage your home or garage. If you recently purchased a fancy new grill make sure you add it to your home inventory list for your insurance policy.

Boats. Do you have enough coverage on your boat? Is your boat trailer covered? A boat of any significant size will be excluded from your homeowner policy for both property and liability coverage. Check your homeowner policy before putting your boat in the water.

Car rentals. Is having the additional coverage that car rental insurance offers a good idea or a bad one? The insurance sold at the rental counter typically includes, among other things, liability protection for lawsuits, personal accident insurance for medical or ambulance needs, and personal effects coverage for theft of your belongings in the car. You may not need all of that. Check your auto policy and your credit card agreement, which also may provide car rental coverage.

Vacation Rentals. If you're renting someone else's home for your own summer vacation, talk to **MIM** about whether your own home insurance covers damage or theft where you're renting. If you book through an online

vacation listing website, it may offer a property damage policy as part of the package.

Summer 'toys.' This can include an RV (recreational vehicle) or an ATV (all terrain vehicle), a PWC (personal watercraft) like a jet ski, wave runner, or things like a golf cart, a motorcycle, a trampoline, swingset, and even a bicycle. Insurance helps to protect you from the risks associated with injuries and damages when using these items.

These are only six summertime insurance considerations. Call 800-762-4646 for further information. Do not let your summer time fun be ruined by an insurance mishap. Contact **MIM** today to make sure you are able to have your "fun in the sun" safely.

A Yummy, Summer Fun Fact

Although we've already got a taste of summer-like weather, the official start of the season has arrived. Here's a fun fact to ponder when you slather on that sunscreen to have some fun in the sun...

Watermelon is the summer's favorite *vegetable*. Yes, vegetable and not a fruit. It is part of the cucumber, pumpkin, and squash family. Fruit or veggie, this juicy favorite is 92 percent water and the average American eats 15 pounds of watermelon a year!



In this newsletter:

- Summer Safety & the Proper Coverage
- Our Picks for Berry Picking
- Keeping Mosquitos at Bay
- Swimming Pool Safety
- Spread the Word

Please send us your e-mail address! Throughout the year, we'll send out information on upcoming events and insurance news. In our newsletter, we'll announce our quarterly referral contest winners...do you feel lucky??? See page 4 for details. Send us an email at miki.irish@moderninsurance.com and we will add you to our distribution list.

Berry Picking Season - Where to go for Nature's Sweet Treats



After months of gray and rain, it's safe to say we really earn our summers around here. So it's no surprise that when the sun starts shining in earnest, we want to spend as much time outside as possible.

Lucky for us, we're surrounded by family farms offering U-pick fruits, picnic grounds and farm stores, so shopping for something as simple as berries can turn into a daylong summertime excursion.

Here are a few of our favorites...

Bella Organic Sauvie Island, 16205 N.W. Gillihan Road, 503-621-9545
www.bellaorganic.com

Lee Farms, 21975 SW 65th Ave, Tualatin, 503-638-1869
www.leefarmsoregon.com

Lolich's Family Farm, 18407 S.W. Scholls Ferry Road, Beaverton, 503-352-4448
www.lolichsfamilyfarm.com

Smith Berry Barn, 24500 S.W. Scholls Ferry Road, Hillsboro, 503-628-2172
www.smithberrybarn.com

South Barlow Berries, 29190 S. Barlow Road, Canby, 503-266-3193
www.southbarlowberries.com

Consumer Reports Finds the Best Remedy for Repelling Mosquitos

Would you rather be eaten alive by mosquitoes and ticks that can carry debilitating—and even deadly—diseases or douse yourself in harmful repellents full of potentially dangerous chemicals? Most people say that safety is key when they choose a repellent, but only about a third think the products now on the market are safe for adults. Even fewer—23 percent—think the repellents are safe for kids.

If you're conflicted about what to do, we have good news: For the first time ever in Consumer Reports' tests of insect repellents, new, safer products—made with milder, plantlike chemicals—were the most effective. The top scorers outperformed products that contained deet, a chemical that did best in their previous ratings but can cause serious side effects.

The active ingredients in the top repellents are chemically synthesized compounds that are similar to or come from natural ingredients. They are not side-effect-free, but "those problems are much less severe than deet," says Urvashi Rangan, Ph.D., executive director of Consumer Reports' Food Safety and Sustainability Center. "Still, all repellents should be used sparingly and only for the time you need them—especially on children and older people."

That's why an effective bug-avoidance strategy requires a full arsenal. Their new tests identify non-chemical approaches that offer some relief (setting up a fan on your back patio, for example) and those that don't help much if at all (think citronella candles, wristbands, and "all-natural" products with geraniol, lemongrass, and rosemary oils). For a complete rundown on Consumer Reports' tests of insect repellents, check out their website at www.consumerreports.org/cro/insect-repellent.htm.

What else can you do? Clean out gutters and empty old tires and birdbaths (where mosquitoes breed) and clear away ivy and decaying leaves (where they hide). For ticks, keep your lawn mowed, remove leaves, and let in as much sun as you can. Consider fencing, to keep out deer and other animals that carry ticks.

Dark or brightly-colored clothing makes you more visible to mosquitoes, so it is best to dress in white or light colors. Khaki, beige, and olive do not attract the insects. Covering up with loose, long sleeved shirts and trousers will also help prevent bites, as tight clothing can often be penetrated.



A Cautionary Guide to Swimming Pool Safety

Drownings are a preventable cause of death and injury for children. By putting proven safety behaviors and systems into practice, you and your family will be much more secure in and around public and residential pools.



Here are safety steps you can adopt at your residential pool or spa:

- Always watch your children when they are in or near a pool or spa
- Teach children basic water safety tips
- Keep children away from pool drains, pipes and other openings to avoid entrapments
- Have a portable telephone close by at all times when you or your family are using a pool or spa
- If a child is missing, look for him or her in the pool or spa first

Share safety instructions with family, friends and neighbors

- Learn how to swim and teach your child how to swim
- Learn to perform CPR on children and adults, and update those skills regularly
- Understand the basics of life-saving so that you can assist in a pool emergency

Have the appropriate equipment for your pool or spa

- Install a four-foot or taller fence around the pool and spa and use self-closing and self-latching gates; ask your neighbors to do the same at their pools
- Install and use a lockable safety cover on your spa
- If your house serves as a fourth side of a fence around a pool, install door alarms and always use them. For additional protection, install window guards on windows facing pools or spas
- Install pool and gate alarms to alert you when children go near the water
- Ensure any pool and spa you use has compliant drain covers, and ask your pool service provider if you do not know
- Maintain pool and spa covers in good working order
- Consider using a surface wave or underwater alarm

Let **MIM know that you have a pool, since it will increase your liability risk.**

Pools are considered an “attractive nuisance” and it may be advisable to purchase additional liability insurance. Most homeowners policies include a minimum of \$100,000 worth of liability protection. Pool owners, however, may want to consider increasing the amount to \$300,000 or \$500,000. You may want to talk with your **MIM** agent about purchasing an umbrella liability policy. If the pool itself is expensive, or if you decide to install an in-ground structure, you should also have enough insurance protection to replace it in the event it is destroyed by a storm or other disaster.

Adding as many water safety steps as possible is the best way to assure a safe and fun experience in a residential swimming pool or spa.

The Modern Insurance "Spread the Word" Referral Program

Your referrals mean the world to us. We work hard to earn each referral with great service every day. We appreciate your efforts and we want you to know about our "Spread the Word" referral program.



It's our way of saying "*thanks*" for all the referrals you've trusted us with for years:

Refer someone to Modern Insurance and get something back!

For every referral, you get:

- **\$5 Starbucks Gift Card!** What qualifies as a referral? Someone calls for a quote and they mention your name.

Please note—in compliance with Medicare regulations, referrals for Medicare plans are not eligible for rewards program. Other restrictions may apply.

There's more! You will also be entered into our quarterly drawing for prizes.

Each quarter, we'll have a drawing for a **\$50 Restaurants Unlimited Gift Certificate!**

We'll announce the winner in this quarterly newsletter.

The person you refer doesn't have to purchase a policy from us for your referral to count. And the referral program is open to everyone, whether they are a client of our agency or not.

Give it a try!



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