Meemic

Bulletin Board

Insurance tips & news from a company exclusively serving the educational community over 64 years | Fall 2014

Your Meemic Agent

Presnell Insurance Agency

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Back to School

Dear Member,

As summer begins to turn into fall and with many of you heading back to school, we wanted to take a moment to check-in and say "hi." In such a hectic time of year, it is easy to forget to appreciate all we have. So as your Meemic agency, we would like to sincerely thank you for being part of the Meemic family.

Our agency, along with Meemic Insurance Company, has long committed to serving the needs of the educational community, from partnership to protection. From giving back with educational grants from The Meemic Foundation to providing "best-in-class" insurance products with the quality, professional service you deserve, we are here for you every step of the way.

Please take a moment to peruse this newsletter as it is chalk-full of Meemic news and information. From our agency to your home, we wish you and your family a great start to the school year.

Sincerely,

Presnell Insurance Agency

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Q&A

I'm not sure what bodily injury (BI) liability coverage limits I should carry. How should I figure that out?

Auto liability insurance protects the person you hit if an accident is your fault. If you have 100/300 BI coverage limits, for example, the first number is the BI maximum amount available per person injured in an accident (in this example, $100,000). The second number, $300,000, is the BI liability maximum amount available for everyone injured in one accident.

The coverage limits you may want to choose depend on your financial situation and the assets you want to protect. Can you pay for damages that exceed your coverage limits if you are found legally responsible? The greater the value of your assets, the more you stand to lose. If you own a home and or other assets, you should have higher liability coverage amounts. Meemic offers BI coverage limits up to $500,000/$500,000. You may even want to supplement your coverage with an umbrella liability policy, which provides coverage when your underlying auto and home policy limits are exhausted. If you are still unsure, you may want to work with a financial adviser. Your Meemic agent can assist you in reviewing coverage options that are available for you.

Last winter was rough. What can I do now to lessen my risk for losses to my home?

Let's start with your roof — remove leaves and other debris from your gutters and look for and remove tree branches that could fall on your home. Be sure to check for roof leaks and ensure that downspouts are carrying water away from your house's foundation.

Burst water pipes were a major problem last winter. If you have pipes in unheated areas like attics, crawl spaces, outside walls, etc., make sure to insulate them.

Prepare your fireplace by having the chimney inspected and if necessary, swept to remove buildup of creosote, which is highly flammable. If you have a wood stove, make sure it is inspected and cleaned as well.

And of course, make sure to check your smoke detectors. Batteries should be replaced twice a year. Keep in mind that smoke detectors don't last forever. Older smoke detectors (over 10 years old) should be replaced.

I know that Homeowner policies do not cover flood losses. Do I have any options if water backs up or overflows from a sewer or drain, or if water overflows from my sump pump?

While Meemic offers sump pump and sewer endorsement coverage that can be added to your homeowner policy at a premium, the ideal solution is prevention. Since most sump pumps run off of electricity, a common cause of basement flooding comes from a power failure resulting in the sump pump not working. A battery backup sump pump will automatically switch from electricity to battery in the event of a power outage. If your sump pump doesn't have a battery back-up, you can purchase an auxiliary pump that is used in tandem with the primary pump. The battery operated auxiliary pump will kick in when the main pump fails. Contact your agent if you wish to learn more about the optional sump pump and sewer endorsement coverage.

A Foundation for Success

Meemic Foundation representative Roy Hinz presents a grant check to Kimberli Peerenboom (Principal) and Lisa Fuelleman (grant recipient) at Wilson Elementary School in Janesville, WI. The funding was used for her Diversity Flag Project to help students learn more about their peers, other countries, and the diversity within their school.

THE MEEMIC FOUNDATION FOR THE FUTURE OF EDUCATION is a non-profit organization created in 1992 by Meemic Insurance Company to offer financial assistance to schools and educators in the form of grants. Since its inception, over 1.5 million students have been impacted by programs funded by the Foundation. Did you know that The Meemic Foundation accepts applications year-round? With our **new quarterly grant rounds**, any educational employee is eligible to apply up to four times a year for grants for a variety of opportunities, including books, field trips, professional development for teachers, technology, and more. Visit MeemicFoundation.com for more information or to complete the online application.

Giving back never felt so good!
Educators are under more pressure than ever to find funding for their innovative classroom programs. They deserve our support. Join Meemic in giving back to our educational communities by donating to The Meemic Foundation. 100% of your donations go directly to support teachers and educational institutions. To donate, visit MeemicFoundation.com/donate

Do we have your email address? If not, you are missing out on time-sensitive safety information and grant opportunities. Don't worry, we won't fill up your inbox with spam, but we do want to keep you as up-to-date as possible. Visit Meemic.com/Email or call your Meemic agent to get in the email loop today!

97% likely to recommend Meemic

A Score to Be Proud Of

After receiving claims service, members are asked to complete a survey about their experience. 97% of surveyed members responded that, on a scale of 1 to 10, their likeliness to recommend Meemic to a friend is either a 9 or 10. We are very proud of this number and wanted to sincerely thank you, our members, for this wonderful score.

Based on a 2013 survey of Meemic members

Hope in a Real-Life Nightmare

Jennifer F. a 2nd grade teacher in Hanover, MI woke up to the sound of glass breaking. She quickly realized that her family was in danger — their house was on fire. The family of five only had time to grab clothes and run out the door before their home became engulfed in flames. While everyone was safe, they were scared and overwhelmed by this traumatic situation.

"We were just a mess. Our house was only 5 years old," Jennifer later recalled. "My husband and I were in a state of shock."

Meemic Claims Representative John K. was quickly dispatched to the home to assess the situation later that same day.

"[He] was so kind and compassionate. [He] just kept saying over and over, 'You have a beautiful home and it will be beautiful again.'"

They stayed with family until a comparably sized home in their school district was found and acquired, just 5 days later.

> *"You have a beautiful home and it will be beautiful again."*
>
> *– John K., Meemic Claims Rep.*

"We were pleased with the [temporary] house and we hardly had to make any phone calls… everything was done behind the scene for us. And everyone we came in contact with was so kind!

"I was constantly amazed, and that was the saving grace of our situation — how well we were treated by Meemic. That gave us hope."

We are in this business because of you.

If you have any feedback or comments, please feel free to contact your Meemic agent directly. You can also email us at communications@Meemic.com. Connect with Meemic on Facebook and Twitter for Foundation grant stories and updates, insurance news and more. Facebook.com/Meemic Follow us @Meemic

Success in a New Age of Teaching

Melody Arabo of Keith Elementary School in Walled Lake Consolidated School District is the 2014-2015 Michigan Teacher of the Year (MTOY). Melody has been a 3rd grade teacher at Keith for 12 years, and in addition to her MTOY honor, Melody was selected by the National Education Association for their Master Teacher Program. Meemic has partnered with the Michigan Department of Education for the MTOY program for over five years.

In today's world, things are changing all of the time. Education is no exception. When we asked Melody about the major changes in her classroom over her 12 years in education, she noted building on her own knowledge of curriculum and instruction as the primary change. Melody states, "I learn so much every year and try to constantly reflect, change, and grow."

One of these changes is the implementation of the Common Core State Standards (CCSS). With an academic concentration on CCSS reading instruction focusing on comprehension strategies, Melody is increasing her students' awareness of their own thinking. With these lessons in metacognition and the new structure of the Standards, Melody has found success in facing the challenges of a changing world. She says that she has seen positive changes through adopting these standards in her classroom.

CHECK IT OUT! Melody will be regularly sharing her experiences and insights as she begins her tenure as 2014-2015 MTOY through a blog that can be found at **Meemic.com/MTOY,** starting with our full interview with Melody.

In fact, when we asked about what Melody has learned from her students she replied, "The most important thing my students have taught me is to have fun. We laugh a lot, we sing and dance a lot, and we have an endless curiosity for the world around us." It may just be that curiosity that makes Melody Arabo so successful. Her openness to change is certainly a strong asset to her successful approach to education in today's world.

Finally, what advice did Melody have to give to inquiring educators?

"My best advice is to stay positive because there is a lot of negativity surrounding the education field and you can't let that take away your passion. You can't be successful without a passion for teaching."

Meemic Bulletin Board

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1685 North Opdyke Road, Auburn Hills, Michigan 48326

Have you seen our website recently?
It is looking spiffy with recent updates.
Check it out at
Meemic.com

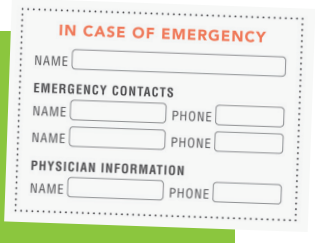
TIP

Back to School: Cell Phones & Safety

Many children have a cell phone as part of their "back to school" supplies. If your child brings one along, here are some reminders to make sure their cell phone is an important resource and not a distraction!

- Find out the school policy on cell phones as well as each teacher's policy as these may differ.
- Place cell phones on silent during the school day.
- Mark the case or phone with your name or your child's name.
- Educate your children about texting and driving. It is illegal and dangerous!
- Create a contact named I.C.E. with all emergency contact information.

In Case of Emergency: Medical personnel or anyone assisting you or your child in an emergency need immediate access to critical information. The first step is to create an I.C.E. contact on your phone, then create an I.C.E. Card to have in your wallet. **Visit Meemic.com/ICE** to print off your own.



DISCLAIMER: This newsletter is intended solely to provide brief descriptions of coverage and is not intended to alter any coverage afforded in the policy. Only your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. All coverages and discounts described are subject to change, availability, qualifications, and certain restrictions. Other terms, limitations and exclusions may apply.