Meemic

Bulletin Board

Insurance tips & news from a company exclusively serving the educational community for 65 years | Spring 2015

Your Meemic Agent

Panici Insurance Agency

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For office hours visit our website
www.PaniciAgency.com

65REASONS.COM
Meemic 65TH Anniversary

Dear Member,

In 1950, gasoline went for 20 cents a gallon, a new home cost $14,500, and seven teachers gathered in Detroit to form an insurance company that has exclusively served teachers and the greater educational community for 65 years.

From humble beginnings in an office in downtown Detroit, Meemic has increased its offerings and recently expanded into its third state, Illinois. We have a total written premium of more than $250 million and more than 120,000 policyholders. And we're ranked among the top 10 private passenger automobile insurers in Michigan – that's quite a journey!

To celebrate, we're launching a contest with 65 Reasons We Love Teachers (details inside).

Even though we've grown to 187 employees and more than 80 agents, we continue to hold true to the ideals of the original seven, sitting around a kitchen table and committing themselves to providing you with the best in service, products and protection.

Sincerely,

Steven D. Monahan
President and CEO
Meemic Insurance Company

INSIDE | > Ramps and Pathways to Student Growth > Auto Coverage Tips

Ramping Up Education with a Meemic Foundation Grant

FOR IOANNA HALKIAS, a preschool teacher at Plato Academy in Des Plaines, Illinois, she knew her Ramps and Pathways program would make a difference with her students. She just didn't realize how much.

Ms. Halkias applied for a Meemic Foundation grant in May 2014. She was notified prior to the beginning of this school year that she would receive $965 for the Ramps and Pathways program that she hoped would allow the children to "see themselves as scientists and… understand that science is approachable and doable!" With the materials purchased and a few months of the program in operation, Halkias is pleased with the impact of this program to her students — and the school.

"It went fabulously well," she says. "All grade levels are using it, and it was actually just as effective for the older kids as it was for the younger kids we intended it for."

Ramps and Pathways is a physical science curriculum that also incorporates language and vocabulary as it teaches concepts such as velocity,

height, distance and incline. Students can build simple or elaborate structures for marbles to traverse. The program is so popular, it has its own room, allowing other teachers at Plato Academy to incorporate it into their lesson plans.

"The students don't realize they're learning the high-level concepts because they're having a lot of fun," Ms. Halkias says. As she states in her grant application: "My goal is always to create an environment that inspires active investigation and invites children to try out their ideas." It appears that an exciting world of "curiosity and fascination" exists at Plato Academy!

Do you have a great idea that will enrich your students' learning? Apply for a grant today at

MeemicFoundation.com

Applications are accepted year-round.

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.

CALL your Meemic agent or customer service at **800-362-4030** to add your email address to your file and get in the loop today!

Strengthening the Foundation

For more than 20 years, The Meemic Foundation for the Future of Education has been offering financial assistance to schools and educators, and 2015 is going to be its biggest year yet.

More grant dollars than ever before will be available this year, along with even more grant opportunities! We have a big announcement coming up for our new Foundation programs. In the meantime, we invite you to visit MeemicFoundation.com for the most up-to-date information about how The Meemic Foundation supports education!

Don't forget — The Meemic Foundation accepts grant applications year-round. The deadline for our first quarter grant round, with funding available up to $1,000, is March 31. Our second quarter grant round begins April 1 and runs through June 30. The grant application process is easy. We encourage you to apply today!

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.

We are in this business because of you.

If you have any feedback, 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, insurance news and more.

Facebook.com/Meemic Follow us @Meemic

65 YEARS of Celebrating Teachers!

In April 1950, Meemic Insurance Company started with seven teachers who had a vision of providing high-quality, affordable insurance exclusively to fellow teachers, and the movement has grown to more than 120,000 policyholders.

Each of our members helps us give back to the educational community through grants from The Meemic Foundation, which provide financial assistance to educators in Michigan, Illinois and Wisconsin. But we have something special in store for our anniversary.

To celebrate the 65 years since Meemic first opened its doors, we will offer a chance for you to win money for your school (or a named school of your choice). We'll be giving out awards in honor of the original seven founders and each of our 65 years to honor teachers.

Watch your email, visit 65Reasons.com or keep an eye on our Facebook and Twitter pages for details on how to enter to win.

65REASONS.COM
Meemic 65TH Anniversary

It's All Business for Spring Conferences

You can't have a school without teachers, but you also can't have a school without those business professionals who work behind the scenes in accounting, facilities management, transportation, purchasing and other areas to keep things running smoothly.

Meemic offers insurance services to school employees in Michigan, Wisconsin and Illinois, and business officials from all three states will host conferences this spring (see box).

Also coming up is the **Innovative Schools Network's Conference on Innovation,** April 29-May 1. The national conference will be held this year at the Glacier Canyon Conference Center in Wisconsin Dells and feature such topics as teacher tech, project-based learning and core standards.

Watch our Facebook page to see what conferences we'll be attending throughout the year.

Michigan School Business Officials
April 28-30
Cobo Center in Detroit

Illinois Association of School Business Officials
April 29-May 1
Renaissance Schaumburg Convention Center Hotel in Schaumburg

Wisconsin Association of School Business Officials
May 12-15
Madison Marriott West in Middleton

Q&A

Do I need extra coverage if I've customized my car?

Yes, you may need additional coverage if you have added aftermarket or performance parts, such as custom rims or an upgraded stereo, because original equipment is all that usually falls under collision and comprehensive coverage. Contact your agent for more information.

My car is 12 years old. Do I need collision coverage?

There's not a one-size-fits-all answer to this question. After all, everyone won't have the same comfort level on risk or the same insurance needs and wants. However, there are some factors you can consider:

The first thing you should do when deciding if you should drop your collision insurance is determine approximately how much your car is worth. Dents, scratches, upholstery holes or tears, and fading or chipping paint are just a few of the factors that can lower your vehicle's actual cash value (ACV).

Although your collision coverage premiums will generally decrease slightly as your vehicle ages, you still need to make sure that the cost of your collision coverage remains a worthy expense to cover damage that may or may not occur to your vehicle. Weigh what you're paying every year for collision coverage against the potential risk of not having it. The ACV of your vehicle should also be a factor in your decision process. For example, the new car you bought several years ago may only be worth $3,000 dollars today, and if you're paying $600 per year for your collision coverage, then you're paying 20% of what your car is worth for just this one coverage.

Also, remember that your deductible is the amount of money you've agreed to pay out-of-pocket before your insurance coverage takes effect. You need to decide if the combination of your collision coverage premiums and the deductible amount you'd pay after an accident are still reasonable costs for the value of your vehicle.

What should I do if my house is damaged in a storm?

Once you are sure that you and your family are safe, report your claim to Meemic as soon as possible. Claims can be reported seven days a week, 24 hours a day online and by calling **800-231-5770.** Meemic's claims staff will partner with you to ensure your family's safety and security.

After reporting your claim, here are a few additional steps that will assist you with the claims process and ways to protect your property from further damage. For a full list, visit **Meemic.com/StormDamage.**

- Cover broken windows and holes to keep rain out.
- Do not go onto your roof to assess damage as this may be unsafe.
- If you need the services of a roofer, be sure they are licensed and carry general liability insurance.
- Keep refrigerator and freezer doors closed in order to keep food frozen for up to two days.
- Remove as much excess water as possible by mopping and blotting.
- Take photos or video of damaged areas if repairs must be completed immediately.
- Keep detailed receipts of any expenses related to safeguarding your property.
- Do not dispose of any damaged property until approval is given from your Meemic claims representative.
- Do not make permanent repairs unless advised or authorized by your Meemic claims representative.
- Beware of disreputable contractors who take advantage of people following a storm.

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Need collision repairs?
Choose a facility from The Educated Choice® Repair Program for guaranteed results.

Meemic.com/EducatedChoice

Coming Soon:

Online Account Management

Meemic's mission is to serve educators and the educational community. We want to give you the best possible insurance service quickly and without any hassle. Soon, you'll be able to visit our new online account management system at Meemic.com for fast access to member information and insurance services.

Managing your account online or on your phone will be easier than ever, with convenient access to these great features:

- View your bill
- Make a payment
- Download insurance documents
- Review your policy
- Request a change

And more!

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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. Photography: John Lloyd/CC-By-SA-3.0, Seattle Municipal Archives/CC-By-SA-3.0, Woodley Wonderworks/CC-By-SA-3.0.