Meemic

Bulletin Board

Partnership to Protection

Your Meemic Agent

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Dear Member,

Ah, there's nothing like the soothing smells of fall: freshly sharpened pencils, that pristine box of crayons, a new book, an unopened can of play dough, campus commons, a clean classroom.

Wait, what?

From kindergarten through college, fall is an exciting time as new students enter classrooms and educators get down to business. And no scent of apple cider and doughnuts, or pumpkin spice, can sway them (well, maybe a little).

It's also an exciting time for Meemic agents as we head back into schools to present grants from The Meemic Foundation, welcome new Members to the Meemic family and say hello to old friends.

We have lots of news to share, too. Inside this issue of "Bulletin Board," you'll find a gallery of winners from our Meemic Masterpieces contest and an update on The Meemic Foundation's anti-bullying initiative – the Together Movement. You'll read about the introduction of our mobile app for smartphones and paperless initiative, both designed to make interacting with Meemic easier and more convenient.

So, from our team to you, best wishes for a great school year! And, as always, thank you so much for being a Meemic Member.

Best,

Steven Scherff

‘Know What Success Looks Like’

***Luke Wilcox** is Michigan’s Teacher of the Year for 2017-18, an award Meemic is proud to partner with the Michigan Department of Education to sponsor. He’s the mathematics department chairperson at East Kentwood High School in Kentwood Public Schools, where he’s spent his entire 16-year career.*

We talked with Luke about his teaching experience.

What is the biggest change in your classroom from when you first started teaching? Early in my career, I thought that good teaching was only about knowing my content and using the best instructional strategies to deliver that content. Over time, I discovered students perform at their highest levels only when they are inspired and motivated for success.

What is the most important thing your students have taught you? I continue to be inspired by the authentic appreciation my students have for diversity. Overall, my students have taught me to always be open-minded and listen to what people are saying, and to try and understand the viewpoints of others.

Do you have any words of advice for teachers (rookies or veterans)? Get to know each of your students individually. Know what success looks like for them, and find ways to inspire and motivate them towards those goals.

*For the full conversation, and to follow Luke’s experience over the course of the year, visit **Meemic.com/Blog**.*

Masterpieces Fill Walls and Hearts with Art

After two rounds of The Meemic Foundation’s Meemic Masterpieces art contest, the walls at Meemic headquarters in Auburn Hills, MI, are now brightened with drawings, paintings and more from student artists across Michigan, Wisconsin and Illinois. Here are just a few of the winners.

Lexa, Armstrong Middle School, Flint

Light, Charlotte Mason Community School, Detroit

Orion, North Elementary, Newport

Mai Li, Saginaw Arts and Sciences Academy

Partnership

Catching Up with The Meemic Foundation

Follow Our Foundation Blog

With more than 40,000 club members, multiple workshop opportunities, partnerships with nationally known brands in the educational community and a million dollars in grant funding in the past two years alone to channel to classrooms, The Meemic Foundation is a whirlwind of activity.

Pamela Harlin, The Meemic Foundation Director, invites you to follow her blog – MeemicFoundation.org/Blog – to get behind the scenes of the joy of serving our educational community. Her posts will be a platform for sharing ideas and thoughts, with a sprinkle of fun!

You'll also hear from leading voices in education, like 2017-18 Michigan Teacher of the Year Luke Wilcox, as he shares his journey.

An Exclusive Benefit for Meemic Insurance Policyholders

As a Meemic policyholder, we are sure you have found our Meemic story to be unlike any you will find in the insurance industry … a company started by a group of dedicated educators. Serving the educational community is in our DNA and is what we proudly do every day. One of the benefits of being a policyholder with Meemic is the opportunity to be a part of our nonprofit organization, The Meemic Foundation, through joining The Meemic Foundation Club. This exclusive Club, limited to members of the educational community and Meemic insurance policyholders, provides classroom funding opportunities through grants, free professional and personal development workshops, and discounts through national partners on school and office supplies. Becoming a Foundation Club Member provides you more insight into our Meemic story and the opportunity to help local schools in your community. Club membership is free and only takes a few minutes to sign up.

Visit MeemicFoundation.org/Register to join us today!

The Together Movement

To help in the fight to reduce bullying, The Meemic Foundation has launched the Together Movement as an ongoing initiative to help make our schools and communities kinder places to be. Our webpage, MeemicFoundation.org/Together, features an exhaustive list of local and national resources for students and teachers; more than two dozen 30-second video clips on bullying, kindness and embracing diversity, created by student winners of our 2017 Student Video Contest; and access to

workshops, monthly student projects and initiatives with organizations like Defeat the Label to participate in their worldwide Stand4Change day and their upcoming Community Conversation on Bullying on October 26.

We encourage all to join us in this movement to be better together!

together MOVEMENT
presented by Meemic

Not All Claims Raise Premiums

One of the most frequently asked questions insurance companies get is: "Will my premium increase if I have a homeowner claim?"

Because every Member's situation is different, the answer to that question depends on your policy. Home insurance is intended to restore your property to its pre-loss condition. Many claims could be less or close to your policy's deductible, and you should consider amount of your loss as you proceed.

Having a claim does not always mean your premium will increase. Meemic Insurance Company has different programs in place that may waive your surcharge and/or offer claim forgiveness.

Member qualifies for a Claim-Free Discount:
- If you have not incurred a chargeable claim for the previous five years.

Member qualifies for Claim Surcharge Waiver:
- Five consecutive years prior to the loss date, you maintained a homeowners insurance policy without a paid loss of more than $500.
- No Claim Surcharge is added for first paid claim that exceeds $500.
- The first chargeable claim will result in the loss of the Claim Free Discount.
- Only claims that occur while insured with Meemic will be eligible for the waiver.

Member qualifies for Claim Forgiveness:
- 10 consecutive years prior to the loss date, you maintained a Meemic Insurance Company homeowners insurance policy and have not incurred a paid loss of more than $500.
- The first chargeable claim will not result in a claim surcharge.
- The first chargeable claim will not result in the loss of the Claim-Free Discount.

When you have a loss, many factors may affect your premium:
- The type and amount of loss you incur.
- The amount of time you have been insured with an insurance company.
- The length of time that has occurred since your last homeowner loss.
- Loss of the Claim-Free Discount.
- Claim Surcharge Waiver.
- Claim Forgiveness.

All of these factors could alter your premium amount at the next renewal. Loss of the Claim-Free Discount or the addition of a claims surcharge are factors that will increase your premium.

If your premium does increase, there may be options available to help minimize the change, such as increasing your deductible. We'd be happy to discuss your policy with you to look for savings.

Join the Conversation! Meemic's Facebook page has all the latest information, from safety and insurance tips to Meemic Foundation grants and presentations to fun links for educators.

You also can find us on Twitter and Instagram. Follow all of our pages so you don't miss a thing.

Send comments or feedback directly to our agency or to Communications@Meemic.com. We look forward to hearing from you!

Facebook.com/Meemic Follow us @Meemic Instagram.com/Meemic

4 Towing Scams to Watch for

For many Americans, a vehicle is like a second home. When it is involved in an accident or breaks down, the next step towards getting it back on the road is to call a towing company. Although the majority of towing companies are reputable and honest, some may try to scam consumers. From inflated rates to fictitious fees, there are several ways that dishonest companies take advantage of unassuming consumers.

Steering With this type of scam, a towing firm shows up quickly after an accident without being contacted. They find out about crashes through police scans. The at-fault driver may be in on the scam, as well, and he or she will try to convince the victim to have the vehicle taken to a body shop that the towing company recommends. Steering is an illegal activity in most states.

Fee Inflation Some towing companies may inflate their fees beyond a person's auto policy limit or beyond a warranty reimbursement limit. Always call a few towing firms to compare rates before choosing one. Be suspicious of firms that ask for information about policy limits.

Patrol Towing With this scam, a towing company has one or more spotters who look for parking violators. The spotters notify the company, and the company quickly tows the offending vehicle to an impound lot. The impound company and the towing company may both try to charge inflated rates.

Gate Fees and Labor Fees Labor fees and gate fees are both scams. These are charged to release a vehicle to an owner. Another possible fraudulent fee is a release fee. It is illegal in most states to charge a gate fee, a labor fee or a release fee.

It is important for consumers to know their rights. There are state laws in place to protect people if a vehicle is towed while the owner is away. Operators must leave a sign at the scene with the towing company's name, phone number, address, who requested the tow and the reason for towing. Also, towing firms must take a photo of a car that is parked illegally. Ask for proof of this from a towing company if a vehicle was towed while shopping or while conducting a similar errand. In most states, the towing operator must release the vehicle even if the person cannot or will not pay the fee. However, the operator may take the case to civil court if he or she has a legitimate claim.

AAA membership, which includes roadside assistance, can help you avoid some of these problems. Ask your agent about signing up.

Meemic Bulletin Board

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Did You Know?

When you renew your Meemic homeowners policy, you can add protection to cover losses caused by identity theft.

Improving the Member Experience

Here at Meemic, we take customer service seriously, and we're always looking for ways to improve the experience and benefit our Members.

If you add your email address to your account in our online Account Center, you'll receive weather and safety alerts, along with notifications for the latest videos in our "Meemic Academy" series.

Plus, we have a few things to look forward to this year:

- ✔ Improved online payments, including real-time updates to your account.
- ✔ A Meemic app for your smart devices that will allow you to view your bill, make a payment, file a claim and more from your phone or tablet.

- ✔ New options to receive billing statements and policy documents electronically to reduce waste. Going paperless may also make you eligible for a discount on your insurance next year.

GO GREEN

Look for these changes and more in the coming months, and if you have any comments or suggestions, please email us at **Communications@Meemic.com.**

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: Chris Combe CC2.0.