INSIDE | Flood Insurance Explained | Common Spring Insurance Hazards

Meemic

Bulletin Board

Partnership to Protection

Your Meemic Agent

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Brennan Insurance Agency
Portage, MI

269-382-4038

For office hours visit our website
RLBrennanAgency.com

together MOVEMENT presented by Meemic

DEFEAT THE LABEL

Dear Member,

We can't say it enough: Thank you for being part of the Meemic Family. Because of you, Meemic Insurance, your local agent and The Meemic Foundation can continue to work together to give back and support schools, teachers and students.

One way we're doing that is through The Meemic Foundation's latest initiative: the Together Movement, which addresses the issues of bullying, intolerance and disrespect.

Together with Defeat the Label and other partners, the Foundation hopes to bring awareness and effect change through an ongoing series of events, workshops and other programs, including our recent student video contest and 2015 Michigan Teacher of the Year Melody Arabo's popular "The Bully Mindset Shift" workshops.

I encourage you to sign up your school for Stand4Change day, a worldwide community action taking place May 5 to unite our voices against bullying. Our agents are getting involved, too – spreading the word to local schools and districts.

We know this issue is vitally important to us all. As Meemic members, your continued trust in the company and support of the Foundation allow us to do our part to help make things better. Find out more inside.

Sincerely,

Brad Roeber
Chief Operating Officer

Partnership

Fight Bullying with the Together Movement

1992 - 2017 25 YEARS
The Meemic Foundation

These days, news reports and Facebook feeds contain too many incidents of bullying, intolerance and disrespect. In response, The Meemic Foundation, which is celebrating its 25th anniversary this year, has launched the Together Movement initiative to help our students, schools and communities embrace our differences.

One of our partners in this endeavor is Defeat the Label, an internationally known nonprofit based in Michigan. Its mission is to empower students and put an end to bullying. Working with them on their first Community Conversation on Bullying conference last fall inspired us to do even more to address this significant issue, including hosting their follow-up event, Continuing the Conversation, on May 6 at Meemic's headquarters.

"We're incredibly lucky and fortunate to have found such a perfect partner," says Defeat the Label Executive Director Jamie Greene. "I think we work together fantastically. Meemic 'gets it' from all points."

To help expand awareness, we recently launched a student video contest. Building off the success of our student-engaged Meemic Masterpieces art contests, we wanted to give creative students a different kind of opportunity to showcase their skills by crafting 30-second videos on the themes of bully prevention, being kind and embracing differences.

Meemic Foundation Club members were asked to sponsor student video entries for a chance to receive a $300 grant for their school to use at Office Depot®, Inc., and an Amazon Fire® HD tablet for the winning student producer. We have been so impressed with the level of creativity from students of all ages.

It's not a coincidence that we are announcing the winners of the student video contest on May 5, the same day as Defeat the Label's Stand4Change event. Last year, more than 5.4 million students around the world stood together to take the pledge to end bullying.

"It's our yearly call to action for students," Jamie says. "It's an opportunity for students, schools and administrators to take a physical stand against bullying. We'd love to have over 6 million students participate. It would be great since it's our sixth year."

To register your class or school for this powerful event and other related activities, visit

MeemicFoundation.org/Events

We're currently working on even more projects and partnerships that we'll be announcing in the future. Soon, you'll be able to find the latest information and classroom resources that can be used for this important fight, and a link to see the winners of our video contest after May 5, at MeemicFoundation.org/Together.

Be
Inspire
Strong
We Together

together MOVEMENT
presented by Meemic

Kaycee Reid, Yale High School

Meemic Masterpieces Winners

Meemic Masterpieces, a K-12 grant and student art contest, returned this past fall. Last month, we were pleased to announce 50 winners that will have their artwork adorning the walls of Meemic headquarters in Auburn Hills, MI. For this round, we received almost 500 entries.

The winning sponsoring Foundation Club members received $300 grants for art supplies, while the student artists each received an Amazon Fire® HD tablet. During the first week of May, an open house art gallery will be held at Meemic to exhibit the amazing talent of these students. In appreciation of all the entries, every student who submitted artwork received a personalized certificate of recognition.

Coming soon: In April, look for the return of our popular Back-to-School grants. It may seem odd to think about fall as the daffodils are blooming, but the grant money will be awarded just in time for the new school year.

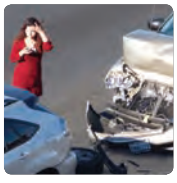
To learn about exclusive grant opportunities, free workshops and other Foundation Club benefits, visit MeemicFoundation.org/FoundationClub.

AAA Partnership Offers More Options

In case you missed it, Meemic is now offering AAA memberships to Meemic policyholders. That means you're eligible to join the network that offers reliable roadside assistance, hotel discounts and more.

Roadside Assistance: Call the toll-free number, and AAA will send aid for a variety of services, including towing, fuel delivery and lock-out service.

Car Travel Interruption Protection: Get reimbursed for eligible personal expenses due to a qualifying breakdown or accident if traveling 100 or more miles away from home.



AAA Travel: Book your vacation through the leading leisure travel agency in North America. Find exclusive deals on Disney trips, get free TripTik® routings and TourBook® guides, and purchase international driving permits.

Member Discounts: Save money at thousands of retailers, hotels, restaurants, theme parks and automotive repair shops nationwide.

Interested? Talk to your agent.

Join the Conversation! Read new Meemic Foundation grant stories, get insurance news and find out the latest safety information at our pages on Facebook and Twitter – and tell us what you think.

You also can send comments or feedback directly to your Meemic agent or to Communications@Meemic.com. We look forward to hearing from you!

Facebook.com/Meemic

Follow us @Meemic

Water's Source Is Key to Coverage if There's a Flood

So you head down to the basement and discover several inches of water. For many homeowners, this is a nightmare scenario that can cause confusion when it comes to filing an insurance claim.

The first question to ask yourself: Where did the water come from?

If a pipe burst, that would likely be covered under your homeowners policy, subject to your deductible and any exclusions in your policy.

If there has been a large rain event, such as the one that soaked much of Southeast Michigan in August 2014, that question is the biggest determining factor on whether it's a covered loss.

Sump Pump Failure/Sewage Backup

If your sump pump failed and/or the water is backing up from the sewers, you may be able to file a claim if you purchased an endorsement for sump pump and sewer backup coverage.

For an additional premium, you'll be covered for losses caused by water from outside the house that enters the dwelling or an additional structure through household sewers, drains or drainage fixtures, or a sump pump or sump pump well. These damages are not covered under a standard homeowners policy.

This coverage is subject to your deductible and any exclusions listed in your homeowners policy. These exclusions include, but are not limited to, damages from water that leaks through cracks in the foundation wall or that fills up a window well and leaks into the basement.

For more information on this endorsement, contact your agent.

Other Outside Water

If the water is coming from the outside through other means (e.g., windows, doorway), you may be able to file a claim if you have purchased flood insurance.

Conventional insurers like Meemic don't have their own flood policies, but provide this coverage through third parties. Meemic offers flood insurance through Foremost Insurance Group, a participating insurer of the National Flood Insurance Program (NFIP). The NFIP is administered and regulated by the Federal Emergency Management Agency (FEMA).

Contrary to popular belief, you don't have to live in a "flood zone" to buy flood insurance, but your city does have to be opted in to the NFIP.

Mortgage companies often require flood insurance if the home is in a Special Flood Hazard Area (SFHA), which means there is an increased likelihood of experiencing a flood loss. But just about any home can fall victim to flooding, so insurance is available at various rates and coverage levels depending on your location's flood risk and other factors.

When it comes to the basement, though, these flood policies can be restrictive. Your furnace, washer and dryer might be covered, for example, but the policies limit the amount of coverage on finished basements and many common personal items that might be stored in the basement.

For more information on the NFIP and to help determine your flood risk, visit FloodSmart.gov and talk to your agent.

This is intended solely for informational purposes. This is not a policy of insurance. Your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses.

A #ProudMIEducator

*Michigan Teacher of the Year **Tracy Hordyski** is a firm believer in being a learner as much as being a teacher. Here is an excerpt from her blog. To see more and to watch the accompanying video, visit **Meemic.com/Blog**.*

Every day, I get to be with amazing, talented people who are focused on helping others discover and develop their talents: teachers!

They believe in, inspire, motivate and support learners by learning alongside them and celebrating the joys and challenges of the learning process. They cheer about mistakes because they know that they're prime opportunities for growth. They are always hopeful because they believe that the best rewards come from the challenges that one endures and overcomes.

Teachers know that the work is never done and never easy because their work is life. Life is messy and complex and painful and joyful and beautiful. It's an adventure. Just like learning.

Learning is life.

Modeling how to think and act like learners affords teachers the opportunity to live in a state of perpetual, childlike wonder. They can play around with and think about ideas in myriad ways because their students bring unique perspectives that influence, motivate and inspire them. Teachers can try

new things and fall on their faces knowing that their students will celebrate their mistakes with them. The learning process is reciprocal.

We are all teachers. We are all learners. And, I am thankful and proud to be part of the profession that influences all other professions. We are people builders.

Coming Soon ...

We're always looking for ways to improve the member experience, whether it's through new products or updates to customer service.

We recently rolled out upgrades to our online Account Center, including a single login to access insurance policy and Meemic Foundation Club information.

Coming later this year, we plan to extend that functionality to your smart devices with a Meemic mobile app. You'll have full, optimized access to your account information without having to go through your Internet browser.

Benefits for using the Account Center include:

- ✓ View your bill
- ✓ Make a payment
- ✓ File a claim
- ✓ Review your policy
- ✓ Apply for a Foundation grant

And more!

And in an effort to "go green," we'll soon be offering the option to receive billing statements and policy documents electronically, allowing us to cut back greatly on paper and waste, and help the environment.

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

Meemic Bulletin Board

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Did You Know?
Meemic's homeowners policy extends personal liability coverage into the classroom for teachers, professors and administrators.

3 Insurance Hazards to Watch for

While most Americans welcome the spring season with its warmer temperatures and sunnier days, seasoned homeowners know that it can also bring several problems. As the snow melts, the damage of winter weather is often revealed.

1 **Hail Damage** Spring storms are often severe enough to produce hail. These ice balls hit roofs and unprotected vehicles hard enough to cause cracks or dents. Damage to the home's roof is often covered under a home insurance policy. If the hail breaks a window and causes rain to force its way into the home, the broken window and resulting water damage are both usually covered, as well. Auto owners should review their coverage to find out if they are covered for hail damage.

2 **Rust** When temperatures allow, it's a good idea to get your car washed during winter. Now that spring is here, vehicle owners should wash their cars at a drive-through carwash that also sprays the undercarriage. This helps remove salt residue that accumulates on the vehicle from the roads. Salt can damage a car and cause rust or worsen existing rust problems. Rust is not covered on an auto policy.

3 **Damaged Landscape** Ice storms or heavy snow, if not removed quickly, may flatten trees, bushes and landscaping. It is important to remove dead tree branches every spring. This is especially true if they are hanging over the home itself. Rotting mulch and other hazards should be removed. Home insurance policies do not cover snow-damaged trees, bushes or grass.

It is important to address issues immediately and take preventative measures. **To learn more about preparing for hazards and updating insurance, discuss concerns with your agent.**

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.
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