Meemic

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Your Meemic Agent

John Presnell

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JohnPresnellAgency.com

Dear Member,

With this wacky winter, many of us felt like there were some false starts, but spring is finally here for real. And with the nicer weather comes time for spring cleaning.

As you tidy up around the house, it's a great time to tidy up your insurance coverage, too. Have you reached any major life milestones: marriage, kids, new job, retirement, new driver in the house? Did you pay off your car? Did you add a new roof before the snow set in? Did you receive any expensive jewelry for the holidays?

We'd love to help you perform an insurance checkup. You may find out how to improve your coverage, save valuable premium dollars or both!

At Meemic, we appreciate your loyalty. Whether responding to the needs of our policyholders, giving back hundreds of thousands of dollars to schools through The Meemic Foundation or serving the communities where we live, providing top-quality service and protection to the educational community remains our first priority. We look forward to continuing to serve you in the years to come.

Sincerely,

John Presnell

Be a Part of the Meemic Story

Join The Meemic Foundation Club for Exclusive Benefits

If you're a member of The Foundation Club, raise your hand. If your hand's up, great! That means you're in on the exclusive benefits Foundation Club membership brings. If not, don't worry — all members of the educational community can join our free Foundation Club.

Meemic is proud of our story and educational heritage. (We were "born" from educators!) Because of our dedication to the educational community and from the continued loyal support of our insurance policyholders (thank you!), Meemic was able to give back $375,000 in funding to more than 2,100 Foundation Club members through The Meemic Foundation in 2015. This year, we are increasing those funding dollars to $500,000.

If you are a member of the educational community, we want to be sure you are in on the benefits of The Foundation Club. Not only do you gain access to year-round grant funding opportunities and our easy application process, but Club members get discounts for their school supplies at Quill.com and Office Depot/Office Max, and invitations to free educational workshops and seminars.

JOIN the Meemic Story!
Sign up for The Foundation Club today at the website listed on the cover.

Mary, Mary, How Does Your Garden Grow?

Mary Whittet, a teacher at the Colt Early Childhood Center in Lansing, MI, joined the Foundation Club in April 2015. Mary was awarded a Meemic Foundation grant to purchase shovels, hammers, nails, wood and seeds to build an outdoor science area and start planting seeds.

"These kids were so small and little and not very prepared when school began, and then to see them preparing the ground, using hammers and actually creating and planting was so exciting for me," Mary said.

Work began as school was winding up in May, and when the kids returned, they were able to see, well, the fruits of their labor. Storms had damaged some plantings, but there were still lessons to be learned.

"The kids will then see and measure the flowers and corn compared to the seeds they planted, and we will examine the plants and flowers and harvest the corn and potatoes and onions for soup," Mary said.

When Mary applied for her grant, she said she was also looking forward to the wildlife the garden would attract, so the area will fully serve the school's science curriculum, as well as touch on other subjects.

"Our students will benefit from this grant by being able to create not only a habitat, but a work of art," she wrote. "They will plant colorful wildflowers, they will hang birdfeeders on shepherds crooks, they will create wind chimes to add to the habitat. … I knew this grant was just what I needed to get my vision off the ground."

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

What's New?

In addition to our great savings for teachers and top-notch customer service, Meemic has a variety of benefits for its members that go above and beyond your normal insurance offerings. And we're constantly updating our products and services for your protection. Here are some of the latest:

> If you tutor or offer music/voice lessons for up to five students, your homeowners policy includes special liability coverage in your home, your student's home or on school property.

> Students who maintain a B average, 3.0 or higher, or are in the top 20% on a standardized test are eligible for a discount.

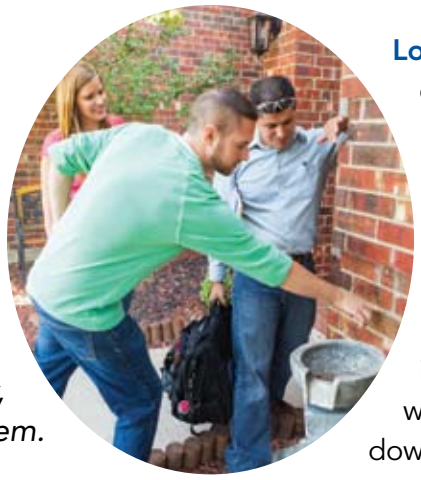
> The next time you renew your homeowners policy, you can add coverage for expenses incurred as the result of identity theft, for a small additional cost.

> We now waive your deductible (reduced from $25) for covered comprehensive losses, such as vandalism, to your car while on school property.

TALK to your agent today to learn more.

How to Avoid Construction Scams

When warm weather arrives, so do crooked contractors wanting to steal from homeowners. Fortunately, there are several ways to combat them.



Demand a contract: Do not sign a contract and leave blank spaces. Make sure the contract specifies what work will be done, the repair schedule and price.

Work with the insurance adjuster: It is much better to work directly with a Meemic field adjuster who will survey damage and decide what repairs are necessary. It is crucial to get the right repairs done by a reputable professional in order to be covered by the insurance company.

Look out for any red flags: Many con artists do not have business cards or references. Their appearance is usually poor. They may also be hesitant to provide an address. If they do provide one, it is usually a post office box. When these individuals' vehicles are parked within view, they are usually run down. These contractors also cannot produce proof of insurance.

Verify a contractor's license: Most licensed contractors are not willing to lose their reputation by doing fraudulent work. Check with local and state licensing agencies.

Avoid door-to-door contractors: Good contractors are usually too busy to knock on doors.

Contact the Better Business Bureau: Search for the contractor on the BBB's website or call to make an inquiry.

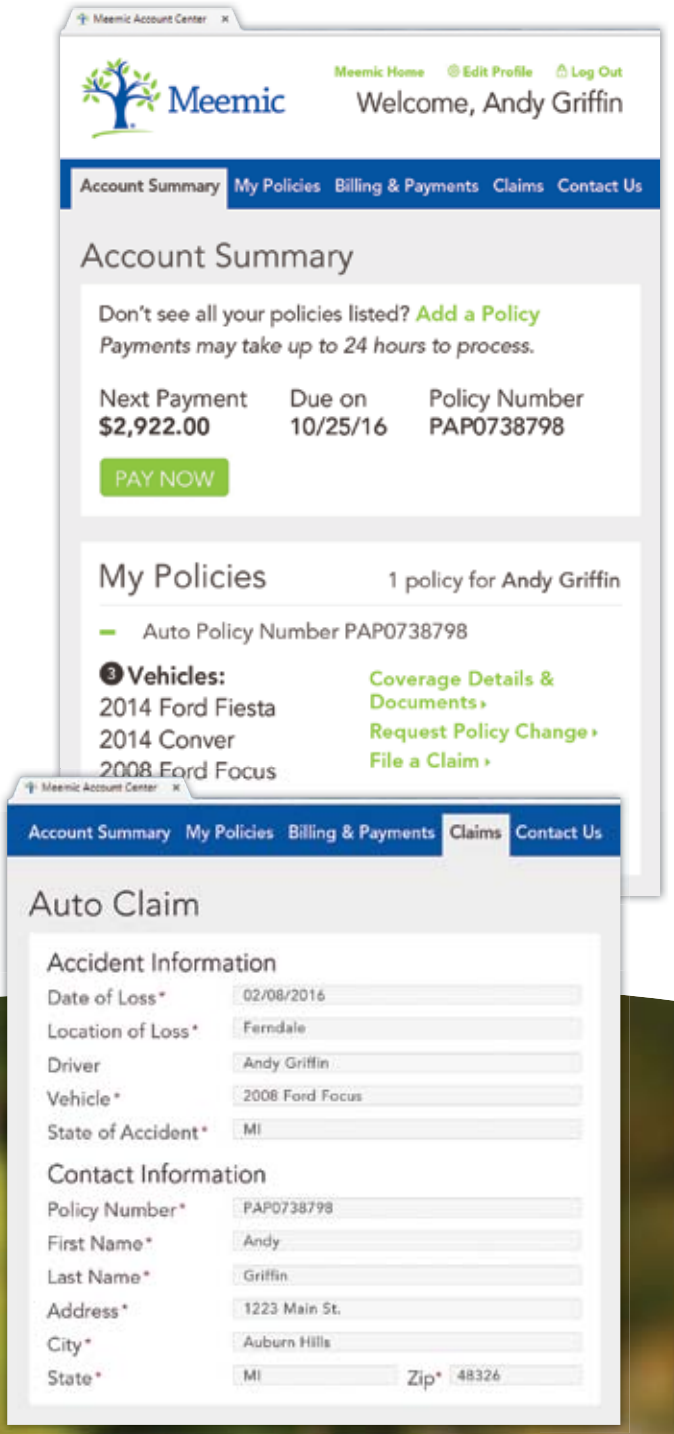
Account Center Gets Even Better

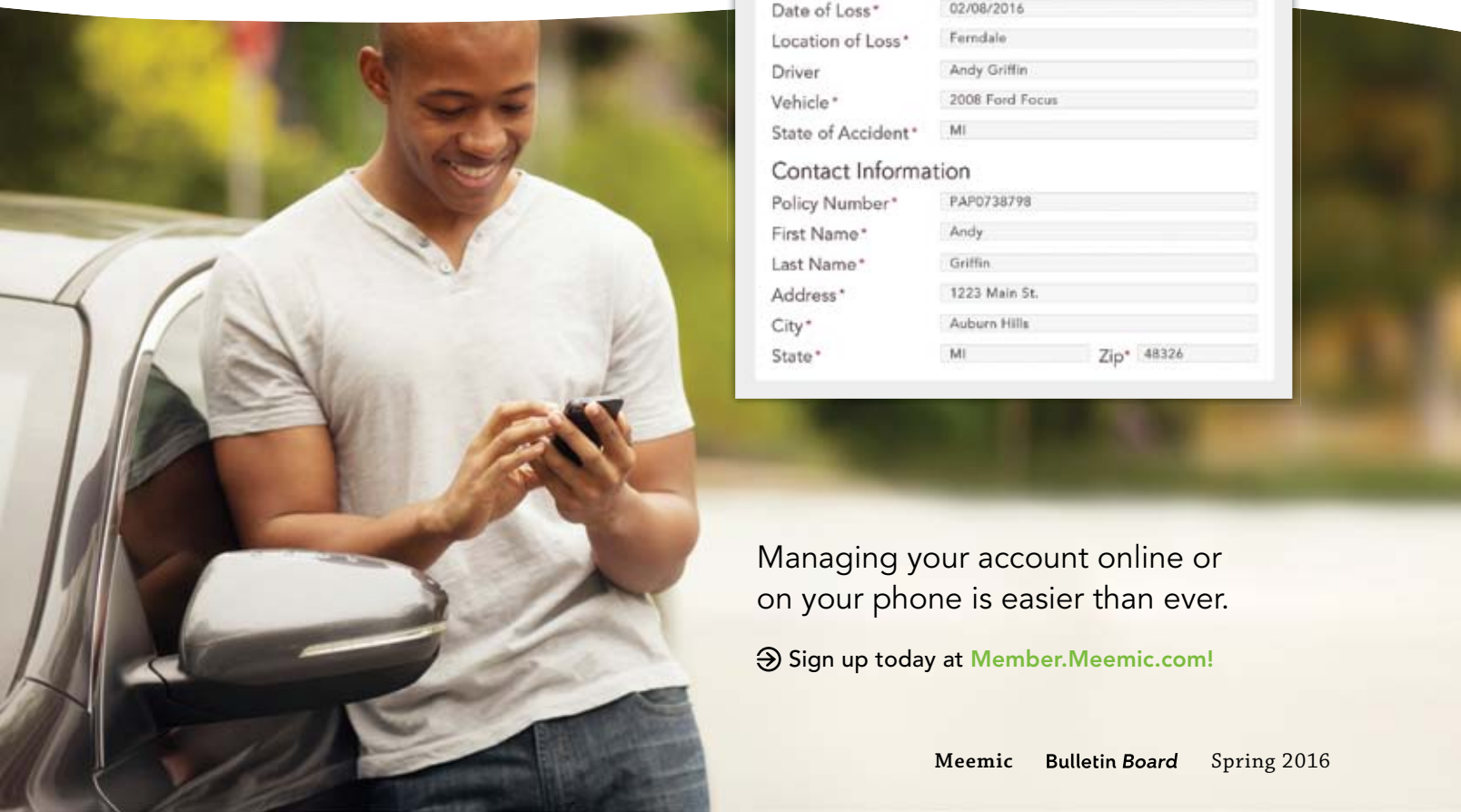
Last fall, we introduced our online Account Center to give you, our members, fast access to member information and insurance services. Creating an account is easy (simply supply your policy number, last name, ZIP code and email address), and you'll get access to these great benefits:

- ✓ View your bill
- ✓ Review your policy
- ✓ Make a payment
- ✓ Request a change
- ✓ File a claim
- ✓ And more!

If you're already signed up, you'll notice we've improved the site's functionality:

- Get easier access to proof of insurance documents.
- Add a policy more easily.
- Enjoy improvements to the mobile experience.
- Update your email address online.





Managing your account online or on your phone is easier than ever.

Sign up today at Member.Meemic.com!

Read. Read. **READ!**

One of Michigan Teacher of the Year Rick Joseph's platforms is literacy. Here is an excerpt from his blog about reading.

To see more, visit **Meemic.com/Blog**

One of the most amazing and pleasurable things I get to do as an educator is read aloud to my students every day. As the Michigan Teacher of the Year, I have made it a priority to read aloud to students in classrooms across the state.

People have known and understood for years that a story may not only entertain and soothe kids, it may also develop their vocabulary, improve their ability to learn to read and — perhaps most important — foster a lifelong love of books and reading.

Recently, I read "The Junkyard Wonders" by Michigan author/illustrator Patricia Polacco aloud to some fifth-graders. What was most remarkable about my visit is that I returned the next day for an unrelated meeting. I stopped in the same classroom I had visited the day before. As soon as I entered, I was swarmed with kids who were thrusting their books in my face.

I was flabbergasted that a read-aloud from the day before, to complete strangers, had created this instant reader-to-reader bond. I was reminded of the intense power that reading aloud has to stimulate a desire in the listener to grab a book and read more.

Q&A

What is expanded total loss coverage?

Expanded total loss is an additional coverage you can add to your auto policy. In the event of a total loss, Meemic will provide coverage, less any applicable deductible, of the actual cash value of the same make, model and equipment of a vehicle one model year newer. In some cases, it also includes "gap" coverage on an outstanding loan or lease agreement. You must carry comprehensive and collision to be eligible, it can only be added on a vehicle that is five model years old or newer, and it must be added within 30 days of adding the vehicle to the policy.

How will a claim affect my homeowners policy?

Every situation is different, and there are many factors we take into account to determine how your claim will affect your policy or premium, if it has an effect at all. For a home-related incident, some items that may have an impact include:

- Type of loss
- Payment amount of your claim
- Number of past claims you've had
- Number of years you've been insured with Meemic

Any adjustment to your homeowners premium, if warranted, will appear on your next policy renewal. Contact your Meemic agent with any questions.

Meemic Bulletin Board

1685 North Opdyke Road, Auburn Hills, Michigan 48326

Did You Know?

We're on YouTube! Cute kids and video go together like peanut butter and jelly, and kids talking about why they love their teachers is pure gold. That's one of the latest videos appearing on our YouTube channel. You also can see a Meemic Foundation grant in motion with the S'cool Moves program in Big Rapids, MI, and view an animated history of Meemic. And we've got more in store for this year. Visit **YouTube.com/Meemic**

You can earn a $50 Target GiftCard® for referring a friend in the educational community to your Meemic agent for a no-obligation auto quote. Make sure they provide your name and address. One gift card per household. Offer expires 4-18-16. Visit **Meemic.com/ReferAFriend** for full details.

We don't know if little John Jenkins was a real policyholder's child, but we did get a kick out of this picture from a 1959 ad we discovered while looking into our history. It says Mr. Jenkins is smiling because he "knows that the complete coverage he enjoys as a Meemic policyholder will provide rapid, personalized service." That's still true today.

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.