

AGENCY UPDATE

Buckland Insurance Agency, Inc.

12th Annual Newsletter Christmas 2017

Do I Need Flood Insurance?

If you live in a 100-year floodplain and have a mortgage, you don't have to wonder if you need flood insurance - it's required as a condition of your loan.

If flood insurance is not required as a condition of your mortgage, you're not obligated to carry it. However, there are a few things that you should know:

- Flooding can happen anywhere and anytime.
- Even a minimal amount of flooding can have disastrous financial consequences. According to the National Flood Insurance Program, one foot of water can cause \$27,150 of damage to a 1,000-squarefoot home, and the average flood claim is more than \$38,000.
- If you think a regular home hazard insurance policy covers losses caused by a flood or heavy rains, think again. You need a separate flood insurance policy to cover flood damage caused by a storm, hurricane, heavy rain or ineffective levee.
- No matter how well you plan for a flood, the costs may be more than you anticipate. If you are not on solid financial footing with money set aside for emergencies, it may be better to get coverage. Flood policies in moderate- to low-risk areas could cost less than your monthly cellphone bill, and could save you a bundle if your home sustains damage.

For more information about your flood risk and the potential cost of a flood to your home, go to <https://www.floodsmart.gov/floodsmart/>.

-AO Agency Newsletter January 17

Name The Movie?

- 1) *There's room for every-one on the nice list.*
 - 2) *Sometimes the most real things in the world are the things we can't see.*
 - 3) *Christmas isn't just a day, it's a frame of mind.*
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Happy Holidays

In This Issue

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- How to safeguard your roof from hazards
- What to do in the event of a loss.
- Seller's Responsibility
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How to Safeguard Your Roof From Hazards

Nothing puts you on edge like a big storm. Whether it's pounding rain or crashing thunder or a blizzard that knocks out the power for days, nasty weather can have you questioning your family's fundamental security and the steadfastness of the home that keeps you safe.

In fact, a really bad squall challenges all the things you usually take for granted: you have visions of your home being swept away, Wizard-of-Oz-style, on a gust of wind, with all your possessions—not to mention a major investment—airborne in one fell swoop. Of course, it's not probably going to happen like that. Most storm damage is a bit less dramatic, though no less anxiety-provoking. Leaks, ice dams, and fallen tree branches all present hazards that can make you and your family more susceptible to bad weather and cost thousands of dollars to repair. Not all storm damage is avoidable, of course, but you can shore up a lot of vulnerabilities just by keeping a close watch over your roof maintenance. Lauren Pezzullo guest blogger explains how.

Give Your Gutters A Good Flush

Your home's gutters actually serve a purpose, and believe it or not, that function is not just to add to your home maintenance checklist. Your drainage system carries water and debris away from your roof and back onto the ground, where it belongs. But when your gutters are clogged, water backs up onto your roof and siding. This speeds up leaks and puts you at risk of more subtle problems, such as mold and roof rot. To keep your home in the clear, make sure to get up on the ladder at least twice a year, once in the fall and once in the spring.

Put the Damper on Ice Dams

Icicles may look quaint hanging from the eaves of a gingerbread home, but in real life, they're dangerous predictors of trouble to come. Icicles are usually a sign that your home has an ice dam, a buildup of ice layers from snow melting and refreezing when it hits the colder outer edges of your roof. Why's that so bad? Ice is a lot heavier than snow, a one inch layer of ice weighs about five pounds per square foot. Multiply that 20 or 30 times and you've got a real problem on your hands. Ice dams often block drainage systems and prevent runoff that could help lighten the load. And since roofs aren't made to withstand standing water and ice, the dams can cause them to buckle, degrade, and leak over time. Ice formations are usually a sign that you have inadequate insulation or poor ventilation in your home. A roofing inspector can suss out both problems and solving these issues means you'll use less energy to heat your home, too! Win-win!

Don't Take Your Time Fixing Missing Shingles

I don't need to tell you that missing shingles are a problem. If you're a homeowner, you probably already know that a broken or absent shingle will set you up for leaks. But unless you have water dripping onto your kitchen table, it's one of those issues that's easy to ignore. However, you may not be as leak-free as you think. Water infiltration can occur in attics or inside walls, places where you may not see it until you have a full-blown mold infestation on your hands. Do yourself a favor and hammer out replacement shingles sooner, rather than later. It could save you a lot of trouble next time it rains.

Undergo Regular Roofing Inspections

Speaking of missing shingles, did you know you should have your roof inspected every three to five years? Unless you're fond of ladders, you probably don't get up on your roof all that often. And that can make it hard to see issues that aren't visible from the ground. But a qualified inspector can seek out tiny, nearly-invisible problems like pinhole leaks, which can cost you a lot if they're not caught early on. Some roofing contractors even offer to inspect for free, so there's no financial incentive to skip them, especially when a small repair now can save you the cost of a new roofing installation in a year or two.

Trim Back Branches

The old oak tree in the yard; a symbol of your deep familial roots and community connections. But when the winds blow, the branches may break, and when the bough breaks, your roof's integrity is not far behind. Branches carried at high wind speeds can slam into your roof, causing damages untold. Protect your roof by hiring an arborist—a good tree guy will trim over hanging branches and inspect for rotting tree trunks that could be knocked over by one bad blow. A little preparation may not reel in every little fear, but you'll; definitely rest easier the next time it storms. Bring on the rain! - *West Bend Cares Blog Scott Stueber May 2017*

*Have you thought about becoming a shopper for **Shipt**? Has your teen decided to start delivering pizza as a way to pay for college? Have you started driving for **UBER** or **Lyft**? Possibly the most important question would be: Are you aware that you may have a significant gap in coverage on your personal auto policy? Typically, delivery (of people, pizza, postage, etc...) is excluded under your policy. This means a claim could be denied based on the fact that you are using your vehicle for business purposes. Please call us to go over the policy and be sure it is written correctly. We don't want to stop you from making money, but we DO want to be sure you are properly covered!*

What to Do in the Event of a Loss:

Immediately contact a contractor of your choice to make reasonable and necessary repairs to protect your property from further damage or loss.

If possible take photos of the damage.

Keep a record of repair costs and retain receipts for any expenditure.

If the loss involves theft or vandalism, notify the police immediately.

As soon as possible, contact your agent to report the loss.

Movie Trivia Answers

1) Elf

2) Polar Express

3) Miracle on 34th Street

Seller's Responsibilities - Selling a Vehicle

Michigan Secretary of State newsletter

When selling your vehicle, accompany the purchaser of the vehicle to a secretary of state branch office to assure the title is transferred into your purchaser's name. If you cannot do this, maintain a record of the sale for not less than 18 months. A "record of the sale" can be either a photocopy of the reassigned title or a form or document that includes the year, make, vehicle identification number, name, address, driver license number, and signature of the person to whom the vehicle is sold and the purchase price and date of sale of the vehicle.

Under Michigan law, a seller is not liable for any damages or a violation of law that subsequently results from the use of ownership of the vehicle by the purchaser if the owner maintains proof of sale as noted above.

As seller, complete your part on the title assignment by entering:

The vehicle mileage

The selling date

The selling price

Your signature

Note: If there is more than one owner named on the front of the title, all owners must sign.

Examine your title for any liens (bank loans). If there is a lien it must be released by the lienholder in the appropriate signature space, or you may attach a lien termination statement from the financial institution.

Have the buyer enter their name, address, and signature in the buyer's section of the title assignment.

Do not make any changes on the title. Any alterations will void it! This includes erasing, scratching out, use of white-out, etc.

Also Important:

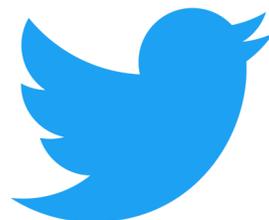
Keep your license plate! Never leave it on the vehicle or let the buyer borrow it. You can transfer the plate to another vehicle you may own or purchase.

The buyer may drive the vehicle home without a license plate using the most direct route if they carry the assigned title from the seller.

Cancel your insurance coverage on the vehicle sold.



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You Are Invited

To our annual Christmas open house
at a new location

When: December 1st, 2017

Time: 5:00 p.m.– 7:00 p.m.

This year it will be hosted at: Carpenter's Party Barn

Address: 10124 S M43, Delton MI 49046

Contact Us

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We thank you for your business

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