



SIG's Personal Insurance Newsletter - Spring 2010

Please enjoy Sprague Israel Giles' first **Personal Insurance Newsletter**, designed to keep you up to date on important changes and seasonal events that might affect your personal insurance needs. Our goal is to keep you informed – and to gently prompt you to think about your current insurance coverage. Almost everyone's insurance needs change over time. So here are a few tips, and news of a special Personal Insurance Referral Program that benefits the United Way.

Personal Lines Referral Program



As an added benefit to our loyal clients we are pleased to announce our **New Client Referral Program**.

For each new SIG Personal insurance client that was referred by you, we will send you a \$25 Visa Gift Card and at the same time, donate \$25 in your name to the United Way of King County. It doesn't matter what insurance we place – auto, home, or renters—it's all good!

We are confident that you already tell your friends and family about the outstanding service you receive from Sprague Israel Giles. Why not get paid for it? Simply have your friends or family contact one of our expert Personal Lines Brokers at (206)623-7035 or by email at sforster@SIGinsures.com and mention your name when they call.

This program perpetuates our commitment to our clients and to the community as a whole. You will benefit directly as well as help out the community we all live in.

Students Away at College?



College is expensive enough without the added cost of unexpected accidents or theft. Make sure that you are properly insured for this when your kids are away at school.

Personal Property: Most homeowners policies will cover personal property for up to 10% of your total policy while your child is residing at school. Not all types of damage are covered, so read your policy carefully. Renters insurance is strongly recommended.

Auto Coverage: While laws vary state-by-state, here are things to know about auto coverage with a student living away:

- For cars staying home, keep your child listed on your auto policy if they will drive your car while on school breaks.
- For a car at school, make sure to notify us. In most cases, if the car is registered to you and listed on your policy, it will be covered.
- Occasional use of a friend's car? Students are generally covered if they are not regularly using the vehicle and continue to be listed on your own policy. Your coverage would be secondary; the friend's coverage would be primary.
- Three Discounts to Mention: A full-time student meeting certain academic requirements can qualify for a good student discount. Distant student discounts may be available, and driver's under 21 who have completed driver's education may also get a discount.

It's Boating Season!

Tips for Safe Boating

Watch the back of the boat.

Carbon monoxide kills in minutes. So tell your passengers where your exhaust pipes are located and turn off your engine when people are in the water nearby.

Boats Need TLC too.

When you're out on the water, make sure your gas tanks are vented and bilges are free of vapors, oil, waste and grease. Carry a charged fire extinguisher. Have your boat's operating system checked yearly by a certified marine technician. The Coast Guard Auxiliary and United States Power Squadrons also offer free vessel safety checks.



Did You Know?

State law requires most operators of motorboats with 15 horsepower or greater to take a safety education course, and hold a valid Washington Boater Education Card. Before enjoying the waters this summer, make sure you know the current boating laws. A great place to get started is www.boat.wa.gov.