

Sovis Insurance Agency

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*Providing Security & Protection
Since 1945!*

Auto • Home • Farm • Business • Life

Welcome!

WELCOME Melanie Serban to our team. Melanie joined our agency in January 2011. You can find her working hard in our Life and Benefits department. Give Melanie a call today to quote your Life, Health, Disability or any other benefits coverage you may need.

Congratulations

Congratulations Tuni Meyers. Tuni retired from the agency in January 2011 with over 31 yrs of service. We wish Tuni a Happy Retirement.

Business Income

If your business is closed down due to a covered loss, would you be able to continue paying expenses? **Without income, no business can survive very long.** Some business policies provide a minimal amount of coverage for business income/ extra expense, but it may not be enough. After a severe loss, about 25-33% of businesses never reopen or close shortly after reopening; not because of the lack of property insurance but due to the lack of adequate business income insurance. Call your agent today to determine if you have the coverage and how much you need.

Visit us at

WWW.SOVISINS.COM

Life, Health, & Investments

Sovis Insurance Agency has a very active life insurance department. We are able to help you secure life insurance, medical insurance, disability income and long term care coverage. These coverages can be handled for individuals or for your business (group plans). Additionally, many of our clients are utilizing our annuity products for their investment needs. Please let us know if we can be of service to you in these areas.

Rental Coverage

An accident is not the time to find out you do not have coverage to rent a car while yours is in the shop being repaired. Don't rely on family and friends to supply you with a vehicle or depend on your body shop to have an available loaner vehicle. This coverage is very inexpensive, sometimes averaging only about \$20 per six months. Please call today for a quote to add rental car coverage to your auto policy.

Is It Yours?

You cannot insure something you do not own. Whether it is a vehicle, boat, house, trailer, or anything else you want or need to insure. **If it is not yours, you can't insure it.** This also applies to items that belong to your children or relatives. The insurance company cannot pay a claim on property you do not have a financial interest in or do not own. The reality is that if you don't properly insure the item, it can leave both of you without coverage in the event of a loss. Call your agent to discuss the situation; they will be able to find a solution for you.

Farm Machinery Inventory

We are all very busy and it is not hard to forget the things you purchased for the farm the past year or two. **It is important to keep your farm inventory list current.** If you have a loss, you may not have the coverage you thought because you forgot to update your farm inventory with your insurance agent. What about the item you sold or traded in for a new piece of equipment? Take the time to call and update your farm inventory. Don't forget all those small hand and power tools in your shop. Those little items add up and it can be devastating if you should incur a loss and they are not included on your policy.

It's always the right time to review your insurance policies, call us today to get a healthy insurance checkup.

Vacant Dwellings

There can be a lot of risk involved with vacant dwellings. Some companies may discontinue coverage on a home if it becomes unoccupied for over 30 days and no new residents have moved in. Keeping someone residing in the home allows for better coverage. You are less likely to have a claim for things such as frozen pipes/ water damage, or vandalism and glass breakage. However, if you do not have the option to keep someone living in the home, we do have companies that write vacant dwelling policies. Most of these policies offer basic coverage along with liability. Call us to see what coverage you need for your vacant dwelling.