

# Sovis Insurance Agency

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Providing Security & Protection  
Since 1945

**\*Auto \*Home \*Farm \*Business \*Medical \*Annuities \*IRA's \*Long Term Care  
\*Disability Insurance \*Life Insurance \*Individual & Group Benefits \*Medicare  
\*Crop Insurance**

## Storage Coverage

Do you have seasonal toy's that you are getting ready to use or past seasons item that are just sitting in the garage not in use? Call us today to make sure we've added coverage back to the items you are currently using or to put storage coverage on those you are not.



## Prevent Being Stranded with Roadside Assistance

Need a tow? Have a flat tire? Lock your keys in the car? These are just a few services that Roadside Assistance can help you with. This coverage is something that can be added to an auto policy at a very low annual cost. Call us today to add this benefit to your policy or to do a check up on your current coverages and make any changes.

## Flood Insurance

**Your homeowners insurance policy DOES NOT cover a flood.** In fact, it specifically excludes it. In the event of a flood, a federal disaster must be declared to get government assistance. Call your agent today for a flood quote to protect your home and property. Most lenders require you carry flood insurance if your home is in a 100-year floodplain and have a mortgage on the property. These policies have a 30day waiting period before coverage is effective. Call us to get a policy started before the spring rains come!

## Business in the Home

Many of us may have a small business on the side, or may run a business from our homes. Some examples are handyman, electrician, plumbers, lawn mowing, contractors, Avon, Thirty One, Pampered Chef, etc. Are you storing your "tools of the trade" or inventory in your home, garage or shed including business vehicles and equipment? Be aware of what could happen in the event of a loss to that building. The claim could be denied because technically the building is being used for commercial purposes! You may lose the right to claim the loss of your personal property that was in the building. Call us to determine whether or not your building and business are insured correctly. Don't assume you are covered because you are "just storing/parking" your inventory, trailers, business vehicles and tools in the shed or garage.



## Taking a Vacation?



Taking a vacation some place warm or up north on a snowmobiling trip? No matter where you are going or how long you'll be gone here are some tips to help insure your home is safe while you are out of town.

- \*Keep the heat turned on and set no lower than 55 degrees to prevent frozen pipes.
- \* Make sure any unnecessary items are unplugged.
- \* Turn valves off to any water sources such as toilets and sinks.
- \* Have a family member or friend routinely check on your home.
- \* Put your mail on hold or forward with the Post Office & stop delivery on newspapers.
- \* Do not post travel plans on social media.
- \* Make it appear as though someone is home, use timers to turn on and off lights.
- \* Make sure doors, windows and outbuildings are locked up tight and your alarm system is in working order.

*DON'T LEAVE ANYTHING TO CHANCE.  
PROTECT THE ONES YOU LOVE WITH LIFE INSURANCE.*

## CROP INSURANCE

### MARCH 15<sup>TH</sup> DEADLINE

IS RIGHT AROUND THE CORNER.  
CONTACT KYLE TODAY FOR A QUOTE.  
989-284-9975

BENEFITS OF CROP INSURANCE  
REVENUE PROTECTION  
YIELD GUARANTEES  
FORWARD MARKETING PROTECTION  
INDIVIDUAL COVERAGES  
FINANCIAL SECURITY



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