

Northwoods Insurance Agency



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Your One Stop Insurance Agency
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EFFECTS OF COVID-19

We want to be your local agent and take care of all your insurance needs. Our new normal is asking for you to take all the precautions to prevent the spread. If you come into our office, we will be wearing masks and request that you do as well, please respect social distancing. We understand there are sometimes reasons we need to share documents and take care of processing insurance policies in person. We are requesting and encouraging you to try and do business over the phone or make payments directly to the company online. If you cannot do payments directly because it is late or you cannot access the company website, we do have a payment window on the north side of our building on Madison Street. If you run into any issues, please call us, or your company if we are not available.

REMINDER
Coverage cannot be bound by email or by leaving a voicemail. Please be sure you talk to one of us in the office for confirmation of coverage.

VISITING CANADA?

Give us a call to make sure you have sufficient limits of coverage and to get a Canadian ID card.

REMEMBER..... Your Policy Comes With An Agent



I will take this opportunity to say HELLO to everyone and introduce myself. My name is Wayne LaBine, the newest Customer Service Representative for Northwoods

Insurance Agency. I

have been a resident of Forest County for the past 41 years moving to the area from the U.P of Michigan in 1979. I am looking forward to meeting and assisting all current and potential clients when you call or stop by.



Hello, My name is Kendall Wilson, for those of you who may not know me, I am one of the new customer service representatives here at

Northwoods

Insurance! I am from Crandon and like to spend my free time outdoors or with my friends. I am excited to get to know all our customers and help them with their insurance needs!

Coverage for things in your garage

Personal Property, “Coverage C” on your homeowners policy, covers items in your garage such as, lawnmowers, tools, personal items, lawn chairs, recreational items, and many more. More importantly, it DOES NOT cover things that are subject to registration laws. Examples are: automobiles, four wheelers, UTV’s, snowmobiles, boats and motors, with the exception for small boats like canoes and kayaks. Items like these can be covered on a separate policy or as a rider to your current policy. There is a small limit for business contents coverage, discuss with your agent for further information. Small tractors used exclusively for your property maintenance can be covered, but you may want to schedule them as a rider on your policy for better coverage. Talk to your agent to see your best options, that is what we are here for.

1 C Flour

1 tsp Oil

2 tsp Cream of tartar

½ C Salt

1 C Water & A few drops of food coloring

Stir all ingredients together,

cook over medium heat until thick.

Store in airtight containers.



RECIPE



UPDATE



- **Are you losing your employer health coverage?** We can process your enrollment in Affordable Health Care or Short-Term coverage.
- **Are you turning 65 and need assistance with Medicare Supplements and prescription drug policies?** We are contracted with several companies that can give you special discounts for your household. We can also help if you're disabled and already drawing Social Security.
- **Are your assets and your family adequately insured?** We have numerous life insurance companies and can secure this coverage for you.

We are someone you know and trust. We are your local professional agent and can shop plans for you and explain the differences.

Auto Rates and COVID 19

Most of our auto companies are giving some form of premium relief during the safer at home period.

Most of our companies are also giving you extra time to make your renewal payments and will work with you on a plan to keep your policy in force. We can also change your rating to pleasure usage if you are laid off, furloughed, or have lost your job. We have many companies to shop for you for a rate comparison. We want to be your local agent you know and trust!

Call or email us at

office@northwoodsinsurance.com

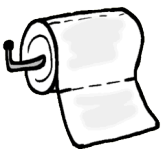
CYBER PROTECTION

Cyber protection is NOW AVAILABLE on your homeowner's policy

The need for home cyber insurance is growing! More families are storing information electronically and accessing more data online. Do not wait until a cyber event strikes you and cost you time and money to restore your identity. With this endorsement, some of the coverage your policy could help you with are:

1. Cyber Extortion
2. Cyber attacks and Phishing
3. Fraud
4. Data breach

Do not be tricked by hackers, if you are, be sure to contact your insurance company experts and have them help you with cyber protection.



I used to spin toilet paper like I was on Wheel of Fortune..... Now I turn it like I am cracking a safe!



ED'S CORNER

I am wishing you a safe and healthy 2020. This time is trying for all of us. We will adapt and get through "this". Our country has some of the brightest scientific minds and I have faith we will overcome COVID-19. It is hard for me being a people person, not to shake your hand or look you in the eye and tell you "thank you, we have you covered". But for now, know we appreciate your business.

Taking Governor Evers rules seriously, I have been social distancing out in the woods turkey hunting, and fishing by myself. I called in a big Northwoods Tom turkey in the middle of our National Forest. It took me three days to figure them out. With three close encounters and no shots until the third morning, he came into my decoy after three hours of calling.

It was truly one of my best hunts, apart from the one I shared with my son Aaron many years ago.

Ed

This newsletter is provided for your information by our agency. If you have any questions or comments about items in this newsletter, or if you need assistance with your insurance needs, please give us a call.



Independence Day - Closed all day Friday, July 3rd

Labor Day - Closed all day Monday September 7th

Underground Service Line Coverage



REAL LIFE

An underground water pipe that connected from the house to a public water supply system leaked from apparent tree root invasion.
Total loss of \$8,500

Limit per Occurrence: \$10,000 Deductible: \$500



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WHAT IS SERVICE LINE FAILURE?

Service line failure means a leak, break, tear, rupture, wear, deterioration, freezing, tree or root invasion, artificially generated electrical currents, or collapse or electrical arcing of a covered service line caused by mechanical breakdown.

HIDDEN EXPENSES

Most homeowners aren't aware that the underground water and sewer piping, electrical service lines, and wires used to convey communication services are the responsibility of the homeowner. The expense of maintenance or repairs for service line failures are not typically covered by homeowner policies. The costs to make these repairs will include excavation and the resulting damaged outdoor property such as lawns and driveways, which can be thousands of dollars.