

# Future Focus

## Property & Casualty Companies

5580 State Street Suite 1  
Saginaw, MI 48603  
(989) 799-8808

4234 Dixie Highway  
Saginaw, MI 48601  
(989) 777-3252

Allied  
American Collectors  
Auto Owners  
American Modern  
Cincinnati  
CNA  
Fremont  
Foremost  
Hagerty  
Harleysville  
Indiana  
North Pointe  
Prime One  
Progressive  
Safeco  
State Auto  
The Hartford  
Titan  
Zurich

## Life, Health & Annuity Companies

Aflac  
Allianz  
American General  
Assurant Health  
Auto Owners  
Banner Life  
Blue Cross Blue Shield  
Cincinnati  
Genworth  
Golden Rule  
Harleysville  
Health Plus  
Illinois Mutual  
Lincoln Financial  
United of Omaha  
North American  
Protective  
Prudential  
Settlers Life  
West Coast Life

## Future Insurance Agency, Inc.

May/June 2011

### Making Travel Plans? A Pre-Plan Promotes Peace of Mind

Homes and apartments are burglarized every 20 seconds in the United States. Burglars are attracted to these homes by seemingly insignificant clues. Police call these "targets of opportunity" for thieves.

Play it smart, before you walk away. A few simple precautions before you head out of town can keep you from becoming the next victim.

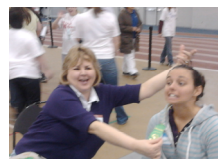
- **Arrange** for local police to check your house regularly if they offer this service.
- **Double check** second floor and basement windows, and garage doors, often forgotten. Equip doors and windows with deadbolt locks.
- **Arrange** daily pickup of mail and deliveries, or put them on hold.
- **Leave** a car in the driveway. Ask neighbors to use your garbage can for a more "lived-in" look.
- **Use timers** to turn inside and outside lights on and off creating a "lived in" look.
- **Keep vegetation trimmed** around windows and doors and have the lawn cut while you are away as needed.

While it is advisable to notify police and neighbors of your plans, *don't tell everyone*. Leave your travel plans with a friend or family member and schedule routine calling times.

Enjoy your travel!



## Community Corner



On Saturday, February 27<sup>th</sup> Future's COO, Chris Fechter, braved the elements and took the "plunge" Polar Plunge that is. Decked out in his Hawaiian attire, Chris jumped into the 32 degree waters at Haithco Lake along with approximately 80 other participants of the 10<sup>th</sup> Annual Law Enforcement Torch Run Polar Plunge fund raiser for Special Olympics of Michigan. Chris said this was one more thing he could scratch off his "Bucket List."

On April 1<sup>st</sup> some of our staff volunteered at the Spring Track & Field event for the Special Olympics. This event was held at SVSU's Ryder Center. It was awesome to see the excited athletes as they collected their ribbons.

### Auto GAP Protection

GAP Protection is designed to protect you and your family from an unexpected financial obligation if your vehicle is declared a total loss from causes such as theft, accident, fire, or flood.

Often, borrowers find themselves "upside down" (owing more than the auto is worth) through a combination of factors, including:

- **Taking out a loan with an extended term.**
- **Depreciation.**
- **Putting little or no money down.**
- **Borrowing more than the purchase price.**

If your vehicle is declared a total loss, your auto insurance company may not cover the amount needed to pay off your finance or lease contract. Auto insurance companies will generally pay the market value of the vehicle minus the auto insurance deductible. So who pays the remainder? You do, unless you have Guaranteed Auto Protection (GAP). The GAP Protection will pay the difference between your vehicle's market value and the balance on your finance or lease contract.

Please call your Agent for information



### What's in Your Basement?

Protect it with coverage for sewer backup and sump pump overflow.

If the property in your basement is worth more than \$1,000, you have good reason to consider adding sewer backup and sump pump overflow protection now.

The damage can be quite costly. Normally damage occurs in the basement, which houses the mechanical systems of the house such as: washer and dryer, furnace, hot water tank and the numerous items people store there. Water or sewage usually destroys anything it comes in contact with.

Most of these claims range from \$2,000 - \$3,000 up to \$10,000 depending on the value of your basement and its contents. This coverage can be endorsed onto your homeowners policy for \$50 - \$100 annually.

Future Insurance recommends that our insureds with basements carry a minimum of \$10,000 of coverage.  
**CALL YOUR AGENT TODAY!**