

Property & Casualty  
Companies

Allied  
American Collectors  
Auto Owners  
American Modern  
Cincinnati  
Citizens  
CNA  
Fremont  
Foremost  
Hagerty  
Harleysville  
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

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# Future Focus

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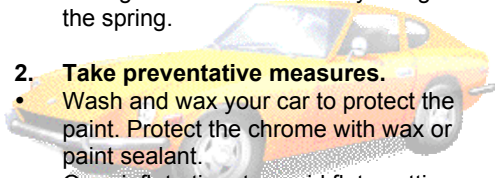
## Future Insurance Agency, Inc.

November/December 2011

### Winterization Tips for Classic Cars

Classic Car owners, it's time to put your cars to sleep for the winter. We've put together some steps to help you do it right.

- 1. Top off your levels.**
  - Fill your gas tank and add a fuel preservative. A full tank keeps out moisture, and preservative keeps gas from breaking down. Take one last drive to circulate the preservative.
  - Make sure your antifreeze is fresh and topped off.
  - Change the oil to avoid nasty sludge in the spring.
- 2. Take preventative measures.**
  - Wash and wax your car to protect the paint. Protect the chrome with wax or paint sealant.
  - Over-inflate tires to avoid flat spotting, or jack up the car to take pressure off the tires.
  - Put a battery manager on your car.
  - A rodent repellent under the hood prevents rodents from nesting in the engine compartment. Remove it before starting up.
  - A few moisture pads on the upholstery will absorb moisture and prevent mildew.
  - Cover the car with a breathable cover to prevent corrosion and rust.
- 3. Re-circulate your oil.**
  - When a car sits, oil settles into the pan, leaving the engine without lubrication. Disconnect the coil and crank the engine several times. Reconnect the coil wire and you should be good to go.



### POWERSPORTS (Boat, RV, Motorcycle, ATV, Snowmobile)

#### Avoid Coverage Gaps The Benefit of Year-Round Protection

At this time of year there are a lot of requests to drop coverage on toys. Below are some excellent reasons why year round coverage makes sense.

- **Continuous Coverage at Lay-Up Rates**  
Rates are developed based on the usage season or include the lay-up period. You benefit from year-round coverage, eliminate lay-up hassles, and avoid additional charges for the lay-up period.

- **Save Even More Money**  
Avoid a surcharge for a lapse in coverage, which can lead to higher rates and stringent guidelines for accepting policies with prior lapses. Loan originators require insurance and may enforce insurance at a higher cost.

- **Peace of Mind**  
It is important to keep liability, as well as physical damage year round. You could be held liable in the event an accident occurs on or around your powersport, even if it is parked.

- **Year-round Readiness**  
Lay-Up programs typically offer just comprehensive coverage in the off-season. Have the comfort of knowing you are covered to enjoy your powersports throughout the year.

- **Maintain Deductible Rewards**  
If deductible rewards are offered in your state, upon renewal, eligible policies can earn a \$100 reduction per year on comprehensive and collision deductibles – up to \$500 maximum.

See Your Agent for specific details

## Community Corner



Saturday, September 10<sup>th</sup> was a beautiful day for our 3 mile walk around the Saginaw Township Soccer Complex for the "Walk to End Alzheimer's." The walk was a huge success. Nearly 300 participants collected over \$23,000 for vital programs, services and research.

*A special thanks to everyone who donated, walked or supported Future Insurance in one way or another as together we fight this devastating disease.*



Future  
Insurance  
Collected  
**\$1,050.00**

### Wishing you countless blessings this Thanksgiving...and throughout the coming year!

Future Insurance would not be a success without clients like you. Thank you for your loyalty, your friendship and your referrals. We look forward to assisting you for many years to come.

May you and your loved ones have a wonderful Thanksgiving and a safe and Happy Holiday season.

