

## VISIT OUR WEBSITE

Be sure to visit our website at [www.futureins.com](http://www.futureins.com). Learn more about our agency and the many ways we are serving you and our community. You can pay your bills online or request a quote for all your insurance needs.

## IT'S TIME FOR YOUR INSURANCE CHECKUP

Peace of mind comes from knowing you have the right insurance protection. Take a few minutes to complete this form. Contact your agent who can help with your current insurance needs.



### YES NO

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Would you like an estimate of your home's replacement cost.  |
| <input type="checkbox"/> | <input type="checkbox"/> | In the event of a loss to our contents/personal property, we want items to be replaced with no deduction for depreciation.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We are concerned about damage to our home and contents caused by   |
| <input type="checkbox"/> | <input type="checkbox"/> | We are concerned about having our identities stolen.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We want adequate protection for damage to our home and contents from sewer backup.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We own antiques, fine arts, painting or other collectibles.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We have jewelry, watches and/or furs valued over \$1,500.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We have silverware valued over \$2,500.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We have a woodstove or fireplace insert in our home.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We have recently remodeled or plan to do so in the near future.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We have a boat, snowmobile or other recreational vehicle.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We provide child care in our home for others, for a fee.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We conduct business out of an office in our home.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We own a second home or rental property.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We are concerned about a potential large lawsuit resulting from our activities and are interested in an umbrella policy which extends our automobile and homeowners liability coverage to \$1,000,000 or more. |
| <input type="checkbox"/> | <input type="checkbox"/> | I am a salesperson and keep samples at my home or in my auto.  |
| <input type="checkbox"/> | <input type="checkbox"/> | We serve on the board of a nonprofit organization.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We have professional liability exposures stemming from our professions, such as teaching or nursing.   |
| <input type="checkbox"/> | <input type="checkbox"/> | We have employees for our residence (i.e. gardener, house sitter, cleaning person).  |
| <input type="checkbox"/> | <input type="checkbox"/> | Other concerns:  |

## IT'S COLORLESS, ODORLESS, CAUSES ILLNESS OR DEATH!

Carbon monoxide (CO) is a gas that is colorless, odorless and can cause illness and death. CO is found in combustion fumes, such as those produced by cars and trucks, small gasoline engines, stoves, lanterns, burning charcoal and wood, gas ranges and heating systems. CO from these sources can build up in enclosed or semi-enclosed spaces.

The most common symptoms of CO poisoning are headaches, dizziness, weakness, nausea, vomiting, chest pain, flu-like symptoms, and confusion. Breathing in high levels of CO can cause loss of consciousness, possible brain damage, and even death. CO poisoning can be prevented by taking some simple precautions, which include:

- Properly install, maintain, and operate all fuel-burning appliances.
- Annually inspect furnaces, water heaters, and gas dryers.
- Annually check and clean fireplace chimneys and flues.
- Operate un-vented fuel-burning space heaters only while someone is awake to monitor them and doors or windows in the room are open to provide fresh air.
- Annually inspect automobile exhaust systems.
- Never use a gas range or oven to heat a facility
- Never use a charcoal grill, hibachi, lantern, or portable camping stove inside a home, tent, or camper.
- Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open, unless the equipment is professionally installed and vented.
- Never run a motor vehicle, generator, pressure washer, or any gasoline-powered engine outside of an open window or door where exhaust can vent into an enclosed area.
- Never leave the motor running in a vehicle parked in an enclosed or semi-enclosed space.

Never ignore symptoms, particularly if more than one person is feeling them. You could lose consciousness and die, if you do nothing. If you experience symptoms that you think could be due to CO poisoning.

- Get fresh air immediately
- Open doors and windows, turn off combustion appliances, and leave the facility.
- Go to an emergency room.

## COMMUNITY CORNER

The Saginaw Career Complex was the focus of our community service contributions for June. The proceeds raised will be used to fund competitions and events for school student organizations. These organizations give the students the opportunity to experience leadership training, participating in community service, and compete in technical skill competitions providing real world experience and prepare the students for future careers.

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