

# HAPPY NEW YEAR

5580 State Street Suite 1  
Saginaw, MI 48603  
(989) 799-8808  
FAX: (989) 799-8809

# Future Focus

4234 Dixie Highway  
Saginaw, MI 48601  
(989) 777-3252  
FAX: (989) 777-3293

## 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

## 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.**

[www.futureins.com](http://www.futureins.com)

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### Visit Our New 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 on line or obtain a quick quote for all your insurance needs.

### Why Renters Insurance is Important

Often tenants have a false sense of security thinking they will automatically be covered if something happens to the home they are renting.

It is not uncommon that lease agreements are written with the standard lines "tenant shall hold the landlord harmless from any and all liability." To put it simply, **the landlord's insurance policy covers the structure only, not the tenant's personal contents.**

The expense and inconvenience of replacing all of your clothes, jewelry, food, furniture, TV, computers, your smart phone, and all of the supplies it takes just to live each day will sky rocket if you do not have renters insurance.

In the case of a property defect, it is typical that the landlord's insurance policy will cover the structure only, so if the roof on your home leaks, the landlord will usually repair or replace the roof. However, if the roof leaks down on your computer and ruins your expensive equipment, the landlord's policy will typically only cover the roof, not your personal property because that would be covered by *your renter's insurance policy*.

Renter's Insurance is very affordable. You can usually obtain a policy for about \$20 dollars a month and you can often receive a discount if you package it together with your auto insurance policy.

**Call us for a quote at (989) 799-8808**

### Shine the Light for You

Shining a light on common insurance myths

You study safety and performance before buying a car. You have your prospective home professionally inspected from basement to roof. You read labels and select the best foods for your family's table.

Why should insurance purchases be any different? Yet even the most conscientious consumers may balk at the complexity of this purchase and just take a shot in the dark, hoping to luck onto the right policies by going with a company whose name sounds familiar.

Future Insurance invites you to come out of the dark and allow us to light your way as you search for the best insurance for your needs.

#### Basic Insurance Myths:

**Myth # 1** All insurance policies and companies are basically alike.

**Truth#1** While many insurance policies contain similar coverages, each company provides unique coverages and limitations. Policies that look alike can be changed by a single exclusion or endorsement.

Your agent can advise you of the coverages available to fit your insurance needs.

**Myth #2** No one cares if you understand your insurance or get full value from it.

**Truth #2** Don't feel forced to choose a large, impersonal or unresponsive company. Our agents at Future Insurance make a living by knowing which companies act responsibly and which policies are best for a specific client's needs.

**Myth #3** You have to jump through hoops and fight when you make a claim.

**Truth #3** The companies we represent specialize in excellent claims service and provide personal treatment, prompt contact and fair settlement. The claims representative we send to your door usually lives in your community and knows your agent well.

**Myth #4** You have no control over premiums.

**Truth #4** Our agents can pinpoint exactly how changes in your deductible or your lifestyle can lower your insurance costs. We can propose safety measures that earn discounts or tell you how to package one policy with another to save money and improve coverage.

For stability, quality and convenience make your informed insurance decisions with Future Insurance.

## Community Corner

### Junior Achievement Bowl-A-Thon

Once again we formed teams to compete in the annual JA Bowl-A-Thon. Competition among the agents and CSR's was at an all time high. Now the challenge is on...watch out next year!

On November 11, 2011 we raised over \$1,300 for Junior Achievement. A big THANK YOU! to all Future Insurance employees, family & friends who participated or contributed to this worthy cause.

