



THE INSIDER

Insurance News You Can Really Use

JULY, 2020

Michael's Insider Tip for July



Protect Your Assets From The Storm, Consider An Umbrella Policy

An umbrella policy adds an extra layer of protection for you and your assets when you need coverage that exceeds the limits of your insurance. For example, if you're at fault for a multiple-vehicle accident or a child is injured in your pool, the medical bills and damages may quickly add up to more than your insurance will cover. If you're sued for the difference, your savings, your home and even future wages could be at risk. Protect yourself with a personal liability umbrella policy. Financial planners recommend an umbrella policy for anyone with a net worth of \$500,000 or more.



NEVER STRANDED

Taking the family on a road trip this Summer? Make sure you pack a portable phone charger. I had one client tell me about being stranded with a dead car battery and dying phone. If not for her portable charger, It would have been a three mile walk to a phone. These are inexpensive life savers.

<https://www.pcmag.com/news/the-best-portable-chargers-and-power-banks-for-2020>



FIRST TASK TODAY

Great advice for everyone working from home. "If you make your bed every morning, you will have accomplished the first task of the day. It will give you a small sense of pride, and it will encourage you to do another task and another and another. And by the end of the day, that one task completed, will have turned into many tasks completed."

-Adm. William McRaven



DOUGH SAVER

You found your passion baking while at home. Now you want to make money doing what you love. Before your first sale, let's sit down and talk about the benefits and risks associated with starting your new business. Making just one customer sick from improperly prepared food could result in severe financial loss. Product liability insurance can protect you from paying out thousands of dollars in medical expenses.



COOL FAMILY TREATS



Salted Pretzel ice cream with Chocolate and Peanut Butter

Create a family memory with this decadent treat everyone will be talking about. Enjoy!

<https://cakeoversteak.com/salted-pretzel-ice-cream-with-chocolate-and-peanut-butter/>

I Recommend and Trust...



Highland Village Mortgage

Angus Harrup
214.415.2750

Angus
[@highlandvillagemortgage.com](mailto:angus@highlandvillagemortgage.com)



Katy & Peter Taggart
Realtors

Katy 972.786.6891

Peter 972.880.1887

www.TaggartRealEstateTeam.com

WHY I QUOTE WHAT I QUOTE

A severe hail storm in my early career as an insurance agent quickly taught me the value of listening to my clients' needs and advising clients about all the possible scenarios that can affect their coverage and budgets. The DFW national weather service was predicting major storms with large hail, a not **IF** but but **WHEN** scenario. Upon hearing this forecast I thought about my clients' needs. I reviewed each of their policies asking myself, how can I help my clients? I called each at risk client to advise them about the value of lowering their deductibles and the financial consequences of not doing so. Some of these clients' homes were damaged the very next day. When the claims process was complete, I had one client call and thank me for making that phone call, he shared they would not have had the money to replace their damaged roof without this change. It was good to hear that I had been able to help.

I treat people the way I would appreciate being treated, with honesty. It's not always the cheapest coverage that is best for you but working together, I can personalize a policy for your unique needs, your budget and deliver the best coverage for your home and autos should an unpredictable storm turn your lives upside down. My goal is to offer the best price with more coverage and personalized service, always providing what is best for my clients.

Michael

THANK YOU! Thank you for trusting me to protect you & your family. If you know anyone else I could help, I appreciate referrals.

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