



**2008 Terri Brodeur Foundation Walk
Team: Sava Sole Sisters**

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**News and Tips to Make Your Life Easier ,
Safer, and Happier**

SAVA NEWS



**In Memory of
Debbie Mullin**

Debbie Mullin a Sava team member for 5½ years passed away due to Breast Cancer. Deb was not only a colleague but a friend and she will be sadly missed by all of us at Sava Insurance Group and our clients.

This poem was written by Debbie's 14 year old daughter Allyssa and was published in the poem book "Brilliance".

Pink

*The color pink goes deeper than what the eye can see
It stands for faith, and courage, and everything in between
It only happens to the strongest though, is what they say
Well, my mom must be pretty strong if it were to play this way
The pink is all around me, my life forever changed
When the phone rang, I thought I was to blame
Fund raising becomes a natural in the summer, spring and fall
My friends and I who participate always seem to have a ball
We know the meaning of the pink, it's stronger than what's predicted
But no matter what happens in life, someone will always be affected*

The Terri Brodeur Foundation Walk



The Terri Brodeur Breast Cancer Foundation is a non-profit group dedicated to providing critical funding to researchers in search of a cure for breast cancer. Their pledge is to direct 100 percent of total gross fundraising dollars toward breast cancer research. This year's walk is October 3rd 2009. The walk is completed by individuals walking the 26.2-mile marathon by teams of two or five, dividing the distance between team members with each walker raising funds for breast cancer research. The walk starts in Old Saybrook and ends in Waterford. Sava Insurance raised over \$3500 for the Terri Brodeur walk last Fall. Anyone interested in getting involved with the Terri Brodeur Walk should contact Sava Insurance or go to the website for more information:

www.terribrodeurbreastcancerfoundation.org



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DID YOU KNOW?

- 32% OF CLAIMS denied by Insurance Companies are a result of Unreported Property or Vehicles
- 29% result from unreported changes in your life style
- A quick review can protect you and your family and can ELIMINATE 61% of claim problems



In Home Business



Jewelry



Business Insurance



Life Insurance



Flood Insurance



Motorcycles or mopeds



Rental Property



House & Personal Property



Vacant or Farm Land



Automobiles



Art Work



Off Road ATV's



Owned or Rented Boats



Disability Insurance

Save up to
37% MORE by
Combining **ALL** of
YOUR Insurance

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www.savainsurance.com

Keeping All Your Eggs in One Basket

If you have your insurance policies spread out among various companies you may be leaving yourself vulnerable to an unexpected loss...and wasting valuable dollars of your hard earned money.

We are constantly amazed when we talk to folks who have their auto policy with one company and their home insurance with another. Their reasons vary:

- "That's who the insurance was with when we bought our house."
- "The other agent is a friend of my second cousin."
- "I've had my auto insured with that company since I was a teenager."

The savings you will gain by putting all of your policies with one company can easily amount to \$\$ Hundreds of Dollars \$\$\$. If there is a gap in your insurance...it could cost you THOUSANDS!!

We represent companies that offer discounts when you insure both your home and auto with the same company.



Quick Tips From Your #1 Protection Team



REPLACEMENT COST VS. MARKET VALUE

Many people confuse the Replacement Cost of a home with its Market Value. Market Value is what you could receive if you were selling your home. Replacement Cost is what it costs to rebuild your home. Even on a new home its replacement is usually greater than what it just cost to build it. This is because it is more expensive to rebuild a home than it is to build it from the ground up. There are heavy insurance penalties if you don't have enough insurance. Contact us to determine "how much is enough".

Debbie Kane



Christine Spivey

A Flood Victim's Last Words:
"But I don't live in a flood zone.", "What do you mean I'm not covered? My house is a wreck!"

The truth is everyone lives in a flood zone. Extreme weather can and will happen. Floods and flash floods occur in all fifty states. Hurricanes aren't the only natural events that will drive destructive flood waters into your house. Torrential rains, clogged sewer drains, soaked grounds, and snow melt will contribute to catastrophic flood emergencies. Let me be clear, your homeowner policy will not pay for flood damage. You need to purchase a separate flood policy.



Diana Buscetto

Named Insured and your Business Entity Type

It is vitally important that you notify our agency if you have changed from a Sole Proprietor to an LLC or Corporation. The definition of Named Insured is different for each entity type within insurance contracts. If you have Workers Compensation, a change in ownership requires an ERM14 form to be completed and ownership/entity changes the audit rules regarding owners being "included/excluded". Please call our office if you have had any changes in ownership.



WELCOME MARIANNE!

Sava Insurance would like to introduce Marianne Thielbar to their Protective Team. Marianne will be working with Johanna's Personal Lines clients as Johanna transitions over to our customer support team. Marianne has been in the insurance industry for 25 years handling all aspects of Personal Lines Insurance. Her career objective has always been to continue to build client relationships and provide protection for what is most important to them. You may contact Marianne at ext. 11 or email her at: mthielbar@savainsurance.com

**Have you Moved?
Changed your Home, Work,
Cell Phone or Email?
Please Call Marlene at ext 10
or email at
msoraseun@savainsurance.com
to update your information**

Sewer & Drain Backup

Spring tends to be our wettest season. But, heavy rains and the damage they cause can happen at anytime. Don't find yourself saying....."There's water in the basement!"

One of our client's called into our office with the following claim. We had a few days of heavy rains and their sump pump failed. The water had overflowed the drain pit and soaked the entire carpet, matting and baseboard. Luckily, that was as far as it went.

Now, the good news and bad news:

GOOD NEWS: They had backup of sewers and drain coverage. Their homeowner's policy would pay for the damage.

BAD NEWS: They had elected to only take \$3,000 limit for this coverage. This paid for the restoration bill, but they still had to pay for the new carpet, matting and baseboard out of their pocket.

The damage and repair to a finished basement can run into the thousands of dollars as they found out. Would you be covered if something like this happened to you? Probably not, unless you purchased Sewer & Drain Backup coverage. This is the only type of coverage you can purchase that will provide any type of subsurface flood damage to your home without actually buying flood insurance. The cost varies between the different insurance companies, but it's usually around thirty to one hundred dollars per year. If you have a finished basement I would highly recommend adding this coverage to your homeowner's policy. If you already have the coverage I would check the limit and increase it if needed. Call us and find out!

By the way, many home alarm companies can equip your sump pump system with an alarm if the pump fails to work. Too bad our client found this out too late.



Are You Protected With An Umbrella

When a liability suit is filed against you, all of your assets are at risk. Do you have an umbrella policy to help protect against disaster?

Umbrella coverage provides protections for claims or judgements from lawsuits that exceed the limits on your standard Auto, Home and Business Liability insurance policies. For a covered claim, your umbrella policy would help pay for:

- **DEFENSE COSTS**
- **LOST WAGES**
- **INTEREST ON UNPAID JUDGEMENTS**
- **REASONABLE EXPENSES INCURRED BY YOU**

Umbrella coverage is quite affordable and many of our clients already have this important coverage. However, to qualify, you must have certain other liability limits on your other insurance policies. Call our office for more information.

2009 Sava's Referral Program

Know a family member, friend or business associate that is looking for Auto, Home, Business, Life or Health Insurance?

Tell them to call Sava Insurance!

2 Ways to Win

- Every time you recommend Sava Insurance to a friend, family member or business associate you will be rewarded even if they don't switch to our agency.
- If they do switch to Sava Insurance you will then receive a \$5 Dunkin Donuts Gift Card.

Rules:

There is no limit to the number of chances you can create for yourself or the number of rewards we will send you. Odds of winning are entirely dependent on the number of referrals given within the contest period. The individuals referred do not have to become our client for the referring party to receive any rewards. They do need to tell us YOU said to call. You do not have to be present to win. All gifts will be mailed to you.

Thank You! Thank You! To all our clients, business associates, friends and family who graciously referred 244 referrals to our agency in 2008.



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