



**BIA**  
**BAKER INSURANCE AGENCY**

11931 Main St. Lennon MI 48449

**OLD MAN WINTER IS UPON US.**

**Points of Interest**

|                                      |          |
|--------------------------------------|----------|
| <i>Winterization Checklist</i>       | <b>1</b> |
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Michigan is known for its beautiful winter. However winter can have adverse effects on your home, and cost you money if left unchecked. Ice dams are caused by an accumulation of ice at the lower edge of a sloped roof, causing water to back up into your home. Keeping the attic well ventilated reduces the melting and refreezing of ice, and prevents the water from backing up into your home. Be sure you have adequate insulation to keep heat out of your attic. Clean your gutters, check for leaks, and make sure that downspouts are carrying water away from the foundation, where it could cause flooding and water damage. If you have a seasonal home, there are things you should do to keep your home costs

down in the long run. **1: Turn off at water supply point to prevent freezing pipes. 2: Maintain heat to at least 58 degrees to prevent furnace flue buildup. If the dwelling is fully winterized.** Turn the heat completely off. **3: Remove perishable foods. 4: Drain water lines and traps to prevent burst pipes, especially water supply lines.** After draining make sure to leave valves open to evaporate residual water. Add anti-freeze to hot water heating systems, toilets, washing machines, and sink traps. **5: Make**

**sure gas tanks are scheduled to be refilled and are accessible during winter. 6: Install motion sensors to your exterior lights. 7: Periodically clear snow from the roof. 8: Have a neighbor stop by periodically to check on the place while you are gone. 9: After periods of extreme cold, snowfall, or suspect power outages, visit personally. 10: If all this seems far too much to handle, you can always hire a contractor to winterize your home for you.**



**PROTECTING YOUR VEHICLE**

**Every 28.8 Seconds** a car is stolen in the United States. Michigan ranks 5th in the state standings for those auto thefts (says the National Insurance Crime Bureau) This winter, we, at Baker Insurance Agency wanted to give you some

easy ways to reduce the chances for auto theft. **Don't** leave your car unlocked. **Never** leave your car running, especially when unattended. **Never** leave a spare key in or on your car, thieves know where to look.

**Never** leave your windows open. **Park** in well lit public areas. Avoid poorly lit parking lots. **Install** an audible alarm system **Don't** leave valuables in your car

## Insurance Tip From the Pros



**Bill Baker** When going on vacation turn your water off. If a pipe freezes then the water will not continue to run and cause more damage to your home. Email at [bbaker@baker123.com](mailto:bbaker@baker123.com)



**Tom Baker** Are your savings or CD's guaranteed to never pay less than 3 percent? If not call us and we can help you earn money. Email at [tbaker@baker123.com](mailto:tbaker@baker123.com)



**Jed Spillane** Wood and pellet stoves are a great way to save money on heating costs. Make sure to call your agent to endorse it on your homeowners policy. Also remember to clean your chimney often to prevent chimney fires. Email at [jspillane@baker123.com](mailto:jspillane@baker123.com)

## *75 YEARS AS A FRANKENMUTH AGENCY!*

On January 6th we celebrated our 75th year as a Frankenmuth insurance agency. Home office Executives visited our agency and presented us with a engraved rocking chair for 75 years of service. For those 75 years we have proudly offered a number of services from Frankenmuth, including home , auto , classic car , boat and recreational vehicle, personal umbrellas, and many commercial lines of business Frankenmuth Insurance was founded on the tradition of neighbor helping neighbor, and it is a tradition we continue to uphold today here at Baker Insurance Agency.



## *LOSING INTEREST IN YOUR CD's? CONSIDER A FIXED ANNUITY.*

An Annuity may seem too complex to be a part of your financial plan. In reality a fixed annuity can be a great savings option for anyone who values the safety of their principal. In a fixed annuity the issuing life insurance company bears all the investment risk. You earn a competitive interest rate guaranteed to never be less than 3%. Auto Owners Life Insurance Company's Item 300 Annuity is currently paying 4%. You will be hard pressed to find better anywhere around. Along with this great interest rate, there are no front end fees (early usage penalties may apply), or annual policy administration fees. Including

many lifetime guaranteed income options. Auto-Owners, safe, sound, secure, annuity can be used to fund your IRAs, or as an alternative to certificates of deposits, savings accounts, or money market accounts. Auto-Owners Life Insurance Company is rated A+ (superior) by AM Best Company, for their financial stability.



## WINTER TOYS, ARE THEY COVERED?

Unlicensed recreational vehicles should be added to your auto, or homeowner policy. Coverage is not automatic with other policies such as home or farm. You also can insure them on an individual recreational vehicle policy. Included is Bodily Injury Liability, Property Damage, Medical Payments, and Uninsured Motorists.

We have great rates so you are covered in case of an accident. These policies also cover the trailer used to transport the vehicle and equipment. With low deductibles we can find something to suit your need.



**Helen Pruett** Drive according to the road conditions, don't be unsafe. Email at [hpruett@baker123.com](mailto:hpruett@baker123.com)



**Bernice McCarthy** If you only have comp on your vehicle, remember to make sure and put No Fault on it before you drive it. [bmccarthy@baker123.com](mailto:bmccarthy@baker123.com)



**Marilyn Wansitler** Scheduling your jewelry, and other valuables could eliminate your deductible in the event of a claim Email at [mwansitler@baker123.com](mailto:mwansitler@baker123.com)

## NEWS AROUND THE OFFICE

**New to the agency** is Patrick Baker. Pat is currently doing customer service work in our office and will be going to school this January to get his Property and Casualty

license. In his spare time he likes to golf, go skiing, and eat good food with friends.

Helen Pruett now has a new addition to her family. Cain Daniel

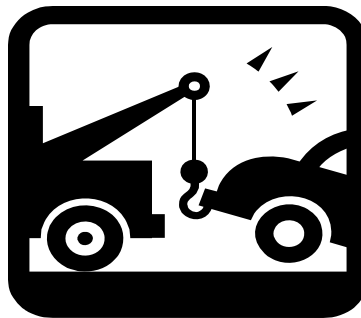
Chapman was born November ninth 2009. Helen is now a proud grandmother of three Julia, Adam, and Cain.

## EMERGENCY CONTACT NUMBERS

In case you go in the ditch or need help with after hours claims here are some numbers to keep on hand.

### For Towing :

Auto Owners: 1-888-869-2642  
Secura: 1-800-828-7047  
Frankenmuth: 1-800-234-4433



Fremont: 1-800-550-0325  
AAA: 1-800-222-6424  
Progressive: 1-888-776-2778

### After Hours Emergency Claims

Auto Owners: 1-888-252-4646  
Frankenmuth: 1-800-234-1133  
Secura: 1-877-355-5958  
Or  
1-800-621-5410



**Bob Spillane** Starting up a business requires four things. bankers, attorney, CPA, and an insurance agent. We can help with all your commercial insurance needs. Email at [bspillane@baker123.com](mailto:bspillane@baker123.com)

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## *CONTACT US OR MAKE A PAYMENT ONLINE*

Many of you may not be aware you can make your premium payment online! When you make the payment it goes directly to the company of which you are insured. Visit our web page [www.baker123.com](http://www.baker123.com) for a link to make a payment. If you prefer to make payments at the agency, feel free to

stop in and chat with our friendly staff. You can also email us with any questions or concerns you may have. Sorry, but we cannot make or bind any coverage online. When you call Baker Insurance Agency you will always get a real person. Time to put a face to the voice!



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*Visit us online It's as easy as 1-2-3!  
[www.baker123.com](http://www.baker123.com)*

**Phone: (810)-621-3400**  
**Fax : (810)-621-3406**



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