

## Winter 2020-21 Issue



**Jeff Solem  
Insurance Agency**

### Jeff Solem



**Owner & Producer**

**Phone Number: (503) 659-1811**

**jeff@jeffsoleminsurance.com**

## Welcome to our Newsletter!

Welcome to our new Jeff Solem Insurance Agency newsletter! This newsletter will serve as a way for us to reach out to each of our clients and keep you updated on important information. Issued quarterly, you can expect to see common insurance questions, updated agency information, insurance information to keep in mind, and more!

Here is our staff! Want to know more about us? Check out our website at [jeffsoleminsurance.com](http://jeffsoleminsurance.com).

Jeff Solem	–	Owner and Insurance Producer
Joy Waldo	–	Customer Service Representative
Shelby Beals	–	Marketing and Communications
Cameron Beals	–	Insurance Producer

### Our Carriers

**Safeco Insurance™**

Member of Liberty Mutual Group

**STILLWATER**  
INSURANCE GROUP

**TRAVELERS**

**GUIDEONE**  
INSURANCE

**PROGRESSIVE**

**FOREMOST**  
INSURANCE GROUP

**AMSHIELD**  
INSURANCE

### Things to Keep in Mind

It's that season again; the holidays are here, which usually means getting together with friends and family for holiday festivities. Along with getting together, gifts are usually exchanged! Adding to a collection you have, a new necklace from a loved one, or maybe a new golf club. Did you know that you can get insurance that specifically covers these new items? Although things may look a little different this year for the holidays, it's important to consider adding extra coverage for these new valuables. Like everything else, these items can be damaged or stolen. To help recover what you have lost, we offer a policy called scheduled personal property. Scheduled personal property is special coverage that helps protect your most valuable items and can easily be added to any home or renters insurance policy. We usually suggest adding a scheduled personal property endorsement to your homeowners if the value of your item is more than \$2500. Items that can be covered under this type of policy include: art, antiques, jewelry, silverware, musical instruments, furs, and much more!

Do you have anything that you might want extra coverage on? Or have any questions? Contact us today to review your policy and see if adding scheduled personal property is right for you!

## Winter Driving Conditions

Winter is here, which means colder weather, icy roads, and possible snow. Driving can become more dangerous as these conditions worsen throughout the winter season. Even our rainy Pacific Northwest can see black ice and low visibility due to heavy fog. We want to remind our clients to be safe this winter while driving. Here are a few tips to keep in mind when driving during the season: First, make sure your car is well prepared for winter. Keep an ice scraper and tire chains handy for those especially snowy days. For general use, winter tires or all weather tires are best; they help your vehicle to grip the road during wintry conditions. Additionally, always make sure your windshield wipers are in good condition and that your windshield wiper fluid is filled. Also, make sure you always have enough gas in your vehicle. Outside your vehicle, it's a good reminder to watch the weather and make sure it is safe to drive. Check for local storms and plan routes accordingly. Before leaving, make sure you have cleared all snow and ice off your vehicle. Decreasing your speed and increasing the distance between you and the vehicle in front of you is vital — it can mean the difference between a small fright and an accident. Lastly, be especially cautious while going over overpasses or bridges, as they tend to get the most ice and will ice over before other roadways.



We hope that all of our clients and their families stay safe this winter! If an accident does unfortunately happen, please give our office a call and we will help you with the claims process. For more helpful information about winter driving conditions, please check out the link below!

Reference: Control, T. (2020). Winter Driving Safety Tips. Retrieved October 29, 2020, from <https://www.travelers.com/resources/auto/safe-driving/winter-driving-safety-tips>



## A New Year, Finding Hope

With the new year quickly approaching, there may be many things on our minds. COVID-19, the Presidential election, stress over the economy, stress over personal finances, loss of loved ones, relief that 2020 is almost over; it has overall been a tough year for a lot of people. Many are finding it hard to find the good in it all or to find hope with everything that is happening. It is truly difficult. For myself, I find that hope can be found in faith. Faith that things will get better. Faith in our friends and family. Faith in God. Having faith can lead to hope, and having hope can lead to joy. Through stormy weather and tragedy, having hope that things will get better can make all the difference in the world. Hope can give us the strength to go on and the determination to push through what seems like a bleak era. Let me share with you one of my favorite passages in scripture: "but those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint," Isaiah 40:31 NIV.





## Frequently Asked Insurance Questions

**1. Does combining my home and auto insurance really save me money?**

It can! We see an average savings of 20-30% when people combine their home and auto insurance (Safeco, 2020).

**2. When do I need to notify my insurance agent of a new car?**

In the state of Oregon, typical provisions are fourteen days. If you do not have physical damage coverage on another owned vehicle these provisions are only four days (Oregon.gov, 2020). With this in mind, it is best to notify your insurance agent as soon as possible to make sure you have the correct coverage.

**3. Do I need to worry about my home as it sits vacant while trying to sell it?**

It is best to check your coverage. Some policies exclude certain damages and losses while your house is vacant. For example, vandalism is typically excluded after sixty days of sitting vacant (Oregon.gov, 2020). Our office has special coverage for your home if it is vacant. Reach out to us today to review your policies!

Do you have any questions? Let us know! We may add it to our next newsletter to help others who may have the same question.



## COVID-19 Update

As our communities begin to look forward during this global pandemic, there are many questions and uncertainties about the future. Most often, the big one we hear about is money. Many people have lost their jobs during this time and are struggling financially during this unprecedented time. At Jeff Solem Insurance Agency, we pride ourselves on excellent customer service and providing the best deals for our clients. There are many financial burdens to handle on a day to day basis, but insurance shouldn't be one of them. We want to make sure that you and your family are taken care of by providing proper coverage without breaking the bank. Please contact us today and let us try to help keep your hard-earned money in your hands.

# Jeff Solem Insurance Agency Newsletter

## Did you know?

Did you know we are licensed in six states? These states include:

- Oregon
- Washington
- California



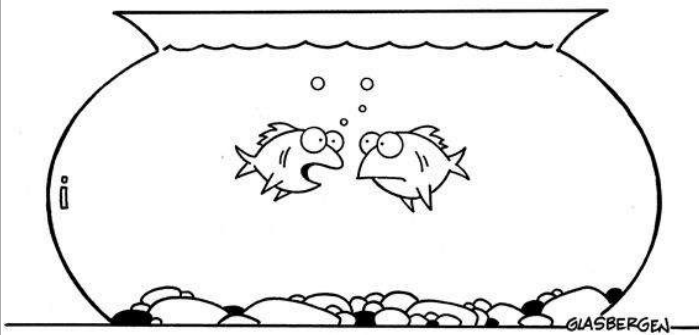
- Arizona
- Idaho
- Colorado

Do you have friends or family in these states? Have them give us a call for a free quote! We specialize in auto, home, renters, business, church, life, short-term rentals, vacation home, and more! Being an independent agent, we work with over seven insurance companies to make sure you are getting the best coverage at the best price.



## Insurance Funnies!

© Randy Glasbergen / glasbergen.com



**"A glass house full of stones...no wonder our homeowner's insurance is so expensive!"**

## Our Local Partners!

Need help with your mortgage? Buying a new home or car? Give our office a call today for our preferred provider referral list that we have used for our clients and personally for over 20 years!

## Contact Information

Phone: (503) 659- 1811

Website: [jeffsoleminsurance.com](http://jeffsoleminsurance.com)

16239 SE McLoughlin Blvd, Suite #201

Milwaukie, OR 97267

## Follow Us

