

Jeff Solem Insurance Agency Newsletter

Spring 2021 Issue

Welcome Ryan Meyers to our Team!



Please join us in welcoming our newest addition to the Jeff Solem Insurance Family: Ryan Myers! Ryan has been in the insurance industry for the past few years and is excited to join the Jeff Solem Insurance Family. His area of expertise is with life insurance, so Ryan will be taking over our life insurance policies.

“To me, life insurance is more than a financial product that exchanges payments for benefits. It is a peace of mind in knowing you’re leaving a legacy you can be proud of for your family because they are the most important part of your financial future and retirement plan. I have worked in the financial services industry for years and bring experience from all areas to ensure that my clients have the best policy available.”

Want to know more about life insurance? Give Ryan a call at 503-349-0439 or email him at jsiryanmyers@gmail.com.

Life Insurance

Don't leave the future of your loved ones to chance. When planning for the future, having the right life insurance can make a world of difference. It can help you provide for and protect your loved ones, even after you're gone. There are several different types of life insurance policies available, the most common of which include: Term Life Insurance, Whole Life Insurance, and Universal Life Insurance. Each type of policy works a little differently, and it's important to evaluate if you want your life insurance plan to have living benefits, death benefits, or both. Want to learn more? You can check our website at <https://jeffsoleminsurance.com/insurance/life/> or give Ryan Myers a call at 503-349-0439.

Things to Keep in Mind

Spring is usually the time of year when many people begin to deep-clean their homes. Spring cleaning is a good opportunity to look through your home and make sure things are up to date and in good shape. Keeping things around your house clean and updated can help prevent damage to your home and to others' homes. Here are five things you can do to help make sure your home is safe this Spring:

1. **Clean moss off your roof:** This first one might require a call to your local roofing company, but it is an important one. Being in the Pacific Northwest, rain is a reality for all of us. Moss thrives in the rainy, damp conditions we live in. Cleaning this off at least once a year can help prevent leaks and other structural damage to your roof.
2. **Check batteries in your smoke, carbon monoxide, and security systems:** Spring is a great time to change out these batteries and to perform a system check to make sure everything is working as it should. These detectors can be life-saving, so it's important to keep them in working order.
3. **Clean the dryer lint hose:** Checking and cleaning out the dryer hose is an important thing to do at least once a year. Lint can get past the lint trap and settle in the dryer hose, resulting in a hidden fire hazard. Taking a little time to check this can help prevent your home from going up in smoke.
4. **Clean out gutters:** Like your roof, gutters can collect moss, leaves, and debris from Fall and Winter months. Spring is a good time to clean these out to prevent damage and improper water drainage.
5. **Clean and check sidewalk and driveway:** It's important to check for cracks or debris that might have accumulated on walkways. While cracks may seem insignificant, cleaning and repairing any damage to walkways can help prevent an accident from happening.

Spring Update

With Spring around the corner; life continues to change. It's been a whirlwind for many of us; COVID-19, financial devastations, wildfires, and recently ice storms and power outages. But even through this, we have seen the community around us step-up and help those in need. With the recent ice storms, I saw neighbors giving warm meals out, people using their trucks to help pick up storm debris, and overall people helping people. It was uplifting to see that even through tribulations, most people's first response was kindness. It brought hope that even during these trying times, our community will be there for us. I am thankful to God to see this. As your insurance agent and friend, I want you to know that we are also here to help. Whether it be help through a claim, or advice on who to call to get help cleaning up your yard, I and the rest of my office is here to help.

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!

Frequently Asked Insurance Questions

1. What is NOT covered on my homeowner insurance policy?

Every homeowners insurance policy can look a little different. In most cases, however, there are four items that are not covered under a typical homeowners policy: earthquake, flood, intentional acts, and standard wear and tear. Earthquake, flood, and intentional acts can be added to a policy as endorsements, but standard wear and tear is generally not covered in any circumstance.

2. Will any property stolen from my car or damaged in an accident be covered?

Property stolen from your vehicle or damaged during an accident is not normally covered by auto insurance. Homeowners and renters policies may cover such cases, depending on the specifics of the policy, but there will be a deductible to pay. If you have comprehensive coverage on your vehicle, this will help cover any damage done to your car if broken into, but it will not cover any stolen items.

3. What does my renters insurance cover?

A standard renters policy covers your personal property against theft or damage subject to the limits and deductibles you select. For additional premium, you can choose to carry replacement value coverage on your personal property, which ensures that you will be paid the full replacement cost of items that are damaged or stolen without deduction from depreciation. Your renters insurance policy also protects you and your family members against bodily injury and property damage liability claims, as well as any resulting litigation, subject to the limits you select. In addition, you can select medical payments coverage which will pay for medical expenses incurred by a visitor who is injured at your residence regardless of fault. Various limits are available.

Sources: OregonGov.org, 10 Most Common Insurance Questions.com, Jeff Solem Insurance.com

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.

Insurance Check-Up

It's important to keep us updated on any big changes to your home, renters, or auto insurance. Here are a few questions to review:

- Have you made any additions to your home, such as adding a bathroom?

- Have you done any expansions, such as converting an attached garage to a living space?
- Have there been any changes to the people living in the household, such as kids moving out or parents moving in?
- Have you bought anything worth over \$2500, such as new jewelry or a work of art?
- Have you bought or sold a vehicle?

Keeping your insurance agent up to date on any changes helps us make sure you continue to have proper coverage. Give us a call today if you need to report any type of changes to any of your policies!

Did You Know?

Did you know that we are licensed in six states? If you have any friends or family in Oregon, Washington, California, Arizona, Idaho, or Colorado, have them give us a call for a free quote! We specialize in auto, home, renters, business, church, life, short-term rentals, vacation homes, and more! Being an independent agent, we work with multiple insurance companies to make sure you are getting the best coverage at the best price.

Insurance Funnies



Hear from two of our Local Partners!

David Trumm from Borrow Smart Mortgage

Mortgage rates are down, and home values are up. Now is a great time to maximize your home investment. Interest rates are at historic lows so it's best to seize this opportunity now!

The current market is favorable for refinancing to a lower payment, debt consolidation, accessing cash for remodeling, or finally making that move to a new home.

You can contact David at 503-348-9885 or david@uborrowsmart.com for a free loan quote to see if he can save you money on your home loan!

Apply Now at: <https://davidtrumm.floify.com/apply-now>

Lonn Kilstrom from Cornerstone First Mortgage

Are you over the age of 62 and need expertise for reverse mortgage? Lonn Kilstrom is your guy! With over 30 years of experience, Lonn knows all the in's and out's of reverse mortgages.

You can contact Lonn today at (503) 849-3478 or by email at lkilstrom@cfmtg.com

Contact Information

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