

Summer 2021 Issue



Jeff Solem
Insurance Agency

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Owner & Producer

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Office Update

Summer is finally here and life is slowly getting back to normal. This season will no doubt bring changes and new adventures! At Jeff Solem Insurance Agency, we would like to update you on some important office information. With continued changes of state rules and regulations surrounding COVID-19, we ask that if you need an in-person appointment to please call and schedule ahead of time. This will help make sure someone is physically in the office to be able to assist you. The best way to reach our office is by phone number (503)-659-1811. You can also reach us by email at jeff@jeffsoleminsurance.com.

Our Carriers

Safeco InsuranceTM

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STILLWATER
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Boat Insurance

Did you know that your homeowners policy does not provide coverage for your boat, even if it is stored at your home? During the summer months, as well as the off-season months, it is crucial to have your boat or personal watercraft fully insured. Personal watercraft includes jet skis, wave runners, or just about anything in the water that has a motor. Boat and personal watercraft insurance gives you protection from:

- Theft
- Damage
- Liability in case of an accident or injury
- Uninsured or Underinsured Boaters

Additionally, keeping your boat insured year round will protect you from things like theft, fire, and vandalism while it's in storage. Thankfully, quality coverage is affordable. Your policy premium also considers the length of your state's boat season! Want more information? Give our office a call or check out our website!

Source: Boat Insurance - Watercraft Coverage: Safeco Insurance. Boat Insurance - Watercraft Coverage | Safeco Insurance. (2020). <https://www.safeco.com/products/boat-insurance>.

Things To Keep In Mind

Summertime means warmer weather and more outside activities! Along with all the fun, it's important that we all stay safe and healthy through these warmer months. Here are four safety tips to consider before heading outside:

- **Beat the Heat:** With warm weather, it's important to understand and notice the signs of heat-related illness. For example: excessive sweating, muscle cramps, fatigue, and headaches are just a few of the signs and symptoms of heat exhaustion. To help prevent heat-related illnesses, take plenty of breaks in the shade and stay hydrated!
- **Barbecue Safety:** Make sure your BBQ or smoker is stored well away from your home. According to the Consumer Product Safety Commission, it is recommended to keep your BBQ at least 10 feet away from your home. Always make sure to keep up to date on repairs and cleaning that needs to be done to prevent possible fires.
- **Fireworks:** With Fourth of July around the corner, it's important to consider the dangers, as well as the joys, of fireworks. Always keep a bucket of water nearby to extinguish any fireworks or lingering flames, never light around any structures or other flammable material, and make sure to clean it all up after you're done. Even "dud" fireworks can be a fire hazard! Every state has local rules. Check out this website to see what your state says: <https://fireworks.com/education-and-safety/state-laws-and-regulations>
- **Water Safety:** Unfortunately, drownings happen too often every year, especially with younger children. It's important to stay vigilant when going out for a swim with friends or family. Don't let anyone swim alone, wear life jackets where they are recommended and required, and consider investing some time in a First Aid and CPR course. American Red Cross offers a number of safety classes, some of which can be done entirely online!

Check out the National Safety Council for more helpful summer safety tips!

Source: Summer Safety Tips. National Safety Council. (2020). <https://www.nsc.org/home-safety/tools-resources/seasonal-safety/summer>.

Insurance Funnies!



Vacation Rental Insurance

Do you own a VRBO, AirBnB, Home Away, or other vacation rentals? We have a policy for you! Vacation rental properties are unique. Since vacation rentals are not primary residences, homeowner's insurance does not provide the proper coverage. Basic landlord insurance won't work either because vacation rentals are short-term. Only a vacation rental insurance policy can provide you the proper coverage needed to protect your investment. We have specialized in these policies to make sure our clients are fully covered. Make sure your vacation rental is insured properly before renting it out this summer. Give us a call today to make sure you have the correct coverage.

Frequently Asked Insurance Questions

1. Will my home insurance policy cover my air conditioner system if it breaks?

Home insurance typically does not cover air conditioner systems. Sometimes you can get endorsements added to your policy that may cover these items, but they usually won't cover repairs or breakage from normal wear and tear. Safeco offers an insurance plan that covers most home systems and appliances if they break down due to normal wear and tear. This type of plan is called home warranty insurance.

2. Can I file a claim for wear and tear on my roof?

Normal wear and tear is not covered under home insurance policies. It is the responsibility of the homeowner to make sure their roof is up to date on repairs and maintenance. Your home insurance policy will cover damage to your roof if an accident happens, though; for example, if a tree branch falls on your roof and causes damage.

3. Do I need different insurance for my classic car?

Although some typical car insurance companies do cover classic cars, specialty classic car insurance will have more specific coverage. For example, American Collectors Insurance covers genuine original equipment manufacturer parts. Additionally, they offer different roadside assistance options that use flatbed trucks instead of winch towing.

Have any insurance questions you want answered in the next newsletter? Email your questions to jsishelby@gmail.com to see them in future newsletters!



Happy Fourth of July from our family to yours!



Summer Triple Berry Crisp Recipe

Summer is the perfect time to enjoy berries! The next time you're at your local farmers market, buy some berries and try this summer triple berry crisp recipe.

Ingredients

Instructions

Fruit Mixture:

- 2 cups blueberries
- 2 cups blackberries
- 2 cups raspberries
- ½ cup of sugar
- ½ cup of flour
- 1 Tbs lemon juice
- 1 tsp vanilla

Streusel Mixture:

- 1 ¼ cup quick cooking oatmeal
- 1 ½ cup of flour
- 1 cup of brown sugar
- 1 tsp salt
- 1 tsp cinnamon
- 1 cup of cold butter

Preheat your oven to 350°F. Gently grease a 9 x 13 baking dish. If using fresh berries, gently wash and pat dry. If you are using frozen, rinse gently. In a bowl, mix berries with the sugar, lemon juice, and vanilla. After this is mixed, sprinkle the flour into mixture. Pour the mixture into your greased 9 x 13 baking dish. In a separate bowl, mix the quick cooking oatmeal, flour, brown sugar, salt, and cinnamon. Next, cut in the cold butter until it resembles a crumble mixture. Spread the streusel mix evenly on top of the berries. Bake in your preheated oven at 350° F for 45 minutes or until golden brown. Let cool and enjoy with your favorite ice cream!

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, RV's, motorcycles, home, renters, business, church, life, short-term rentals, vacation homes, 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.

Hear from two of our Local Partners!



Gene Moore has been in the real estate business for over 20 years; he knows how to find the right home for buyers and he can also help you sell your home!



You can contact Gene today by phone at (503)-880-4363 or by email at gmoore@equitygroup.com



Are you over the age of 62 and need expertise for reverse mortgage? Lonk Kilstrom is your guy! With over 30 years of experience, Lonk knows all the ins and outs of reverse mortgages.



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

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