



## A Letter from our Featured Agent for June 2007 Vice-President/Treasurer Walt Renn

First I would like to say "Thank you" for being one of our clients. Whether you have been with us for a week or the entire 27 years we have been in business, we truly appreciate having you as a client. If you have been pleased with the service we have provided, we hope you will tell your friends, family and neighbors about us. If you have not, I hope you will contact me so that we can try and resolve the problem. We have experienced a lot of changes over the past several years. Our business, our staff and our office have all grown. This newsletter will be the first of what we hope will become a regular publication. We want to keep you informed of changes and updates to the coverage in the policies we write for you as well as provide some insight into other coverage that you may need. We will include fun and interesting articles that we hope will help entertain and educate as well as provide some helpful tips to keep you and your families safe. I hope you enjoy our newsletter and that your summer is a safe one.

*Walt Renn*

## Ch...Ch...Changes...

Just as Horton-Renn Insurance has experienced many changes, we are sure that you have too. Did you know that the special events in your life may have affected your policy? The most common types of events include marriage/divorce, birth or adoption of a child, home improvements, etc., but don't forget about other changes as well. Do you have a young licensed driver who either just received their license or maybe just graduated or moved out on their own? Many people also overlook their insurance needs when they purchase a new or used recreational vehicle like a boat, Jet Ski, or 4-wheeler. Maybe you sold a recreational vehicle recently. All of these reasons and many more, could affect your policies. The easiest thing to do is contact our office so that we can determine how the changes in your life may or may not have affected your policies. We are here to research and recommend any changes that could affect your family, so you don't have to. The worst time to find out is when it's too late or possibly too expensive to make important changes.



## Summer Safety



Summer is here and because of that there are some safety measures you should follow when you're out having fun at the beach, on your boat at the lake, and even in your own backyard.

### Boating

Booze and Boats don't mix. More than 50% of boating accidents that result in death can be traced to alcohol impairment. Even though you're on a boat, you must not drink and drive. Even as a passenger, your safety could be in danger if you are impaired by alcohol. Alcohol affects balance and "falling over drunk" may be funny on land, but it could be serious on the water. Remember to always have your life jackets handy and don't make fun of someone that chooses to wear one. If you choose to drink as a passenger, moderation and common sense should dictate how much you consume.



One of the most important safety precautions you can make is learning how to swim. It is important while you are on a boat, at the beach and even in your own pool. Look into classes offered at your local YMCA or community center. You can also visit [www.clubswim.com](http://www.clubswim.com) for information about learning how to swim and they can even find you a swimming instructor in your area.

### Swimming Pools

Remember proper fencing. Not only is it important for the safety of your family, but it could affect your home owner's insurance policy. The fencing should be a minimum of 4-feet high and should have an alarm and/or lock. Always have proper safety equipment handy such as a life ring, shepherd's crook/hook, first aid kit, and even a cordless or cellular phone in case you need to make an emergency call. Toys, games, and floats may be fun to use, but make sure they are age appropriate and remember that they may not replace the need for proper safety devices. As always, have fun, but one more thing...don't forget to use sunscreen.

### At the Beach

As always, remember to apply sun protection with an SPF of 15 or higher and remember to reapply, especially if you have been in the water. More than 90 percent of all skin cancers are caused by sun exposure, according to the Skin Cancer Foundation.

Just like in boating, swimming and alcohol do not mix. There are reductions in reaction time and possible disorientation if you are caught in a current or tide while swimming. While you are lazing around on the beach, you are also at risk. Drinking alcohol can cause dehydration due to frequent urination and add to that the amount of water your body loses while sweating in the hot sun and you are at an extreme risk for sunstroke and possibly heatstroke. Remember to limit your alcohol intake and drink more than the normal 8 glasses of water/other hydrating fluids when you are at the beach.

# Putting the Pieces Together

PHONE: (248) 627-2020

FAX: (248) 627-6666

## Agents

Walter A. Renn, AAI

Julie Boadway

Tiffany Dresback

Ann Kuklinsky

Gert Lowery

Janel Sherwin

**Congratulations Ann on recently attaining your Property and Casualty License!!!**

Newsletter Editor: Krista T. McBride

Horton-Renn Insurance Agency

1839 S. Ortonville Rd.

Ortonville, MI 48462-0120

## Respect what tornadoes can do—and know what your insurance covers.

In an average year, 800 tornadoes are reported nationwide. Often times, homes close to a twister are damaged or destroyed by wind, rain and flying debris. Your insurance policy covers repair or rebuilding costs. Review your policy for detailed coverage explanations. Business owners should also consider business income insurance, which covers the costs to replace lost profits, payroll and operating expenses if you are shut down while repairs are being made. It is important that you **review your insurance policy once a year** to make sure you have enough coverage to rebuild based on current construction costs. We recommend you work with an independent appraiser to get a precise estimate, and make sure you talk to your agent about your building's unique features.

### What to do months before you see the funnel cloud.

You can't make your home or business tornado-proof, but you can take steps that improve the odds of surviving the high winds. You may want to call on professionals for the more technical jobs. • Start at the top—your roof. Fix any areas that need repair. If you are planning to replace your roof, select materials that are designed to withstand high wind. • If you are planning to replace your windows, select impact-resistant window systems, which have a much better chance of surviving a major windstorm. • Anchor door frames securely to wall framing and make certain your doors have at least three hinges and a dead bolt security lock with a bolt at least one inch long.

### Some important tips if a tornado is headed your way.

If you are in a building, move to an underground shelter, or interior room or hallway on the lowest floor. Stay away from windows and corners. If you're in your car, get out immediately and find safe shelter or lie flat in a ditch. **DO NOT** take shelter under an overpass or bridge. Flying debris causes most injuries and fatalities so use your arms to protect your head and neck.

(Information provided by Safeco Insurance Company.)

### Easy Fresh-Fruit Salad

www.bettycrocker.com

Prep Time: 20 minutes

Makes 6 1½ cup servings

1 medium pineapple, cut into 1-inch chunks  
1 pint (2 cups) fresh strawberries, sliced  
bowl.  
1 pint (2 cups) blueberries  
1 small bunch (2 cups) seedless green grapes  
1 bunch leaf lettuce  
½ cup raspberry vinaigrette dressing  
3 to 4 ounces feta cheese, crumbled

1. Mix pineapple, strawberries, blueberries and grapes in large bowl.
2. Serve fruit mixture on lettuce. Drizzle with dressing. Top with cheese.