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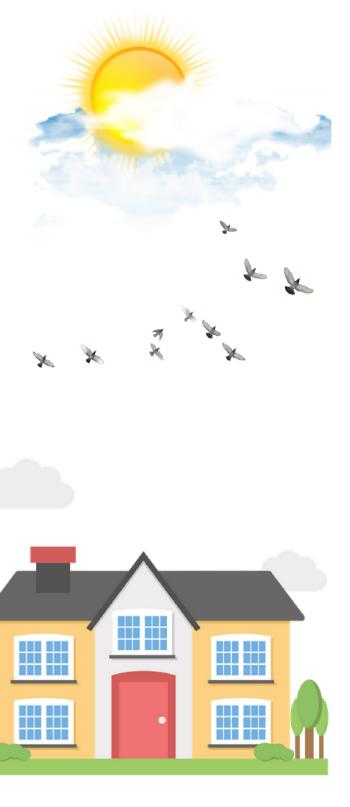
 419.732.3624
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We at Yanak Insurance Group value your business and want to share with you the top home coverage concerns that arise with the Spring season upon us.

Water Backup - This coverage covers damage to your home if water backs up from a drain or sewer source. Common problems occur when a sump pump fails, and water backs up. This is an optional endorsement.

Equipment Breakdown - Coverage can be provided if a major appliance such as a furnace, AC unit, hot water tank breaks and needs repair, or replacement. A deductible would apply, this is also an optional endorsement.

Service Line Coverage - We all have service lines under our homes such as water, gas, and electricity. Typically, the utility company will send information that provides coverage for these items. Because these lines are on the homeowner's property it is their responsibility to cover the expense of repairs. Another optional coverage that can be added to a home insurance policy.





We did not want to forget about some commonly overlooked auto policy coverage as well.

Car Rental Coverage Provides coverage for transportation expenses if your auto needs repaired from a covered insurance claim. Roadside Assistance

Can provide 24/7 roadside assistance for breakdowns, flat tires, running out of gas and other situations.

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Now that we have discussed coverage options, let us discuss some common discounts that clients sometimes forget about, and some new discounts available.

**Paperless** - Discounts apply by simply having policy documents sent to an email address.

Home/Car - Do you have your home, tenant, or condominium policy with the same carrier? Insurance carriers want your business!! The more products you carry, the bigger the discounts.

**Telematics** - This is the new trend in the insurance industry. Insurance companies are always trying to predict the future. By agreeing to install a device in your car, or download an app on your phone, you can possibly save some money. These devices monitor driving habits to give the carrier a better idea of what kind of driver you may be.



If you haven't called our office to review your policies, now is the time. Let our professional staff look over all your coverage options to discover the best fit for your budget. We have over 100 combined years of insurance experience!! As always, we appreciate your business and look forward to providing the best service in the industry. That's why everyone says

## DON'T PANIC ... CALL YANAK!!

