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Newsletter 2026

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Newsletter for Individuals

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The Top 5 Most Stolen Vehicles

You might assume that luxury sports cars or high-end SUVs top the list of stolen vehicles, but the reality is far more surprising. According to the latest data from the National Insurance Crime Bureau (NICB), criminals are targeting popular, everyday models.

While the NICB report does contain some good news — overall reported car thefts have dropped to the lowest level in decades — it provides a crucial breakdown of which makes and models owners must be most vigilant in protecting.

What Are the Most Stolen Vehicles?
Hyundai and Honda models top the most-stolen vehicles list, according to the data.

Make/Model	2025 Theft Totals
Hyundai Elantra	21,732
Honda Accord	17,797
Hyundai Sonata	17,687
Chevrolet Silverado 1500	16,764
Honda Civic	12,725

How To Prevent Your Vehicle From Getting Stolen.
While there is no foolproof way to keep your car from being stolen, there are some simple things you can do to prevent it.

Many car thefts can be avoided with a simple warning."One general word of warning. Whether you have an old car or a new car, don't create a crime of opportunity for a crook," Clark says. "I see so many people who pull up to convenience stores and leave the car running with the key in the ignition to go into the store. Don't create that opportunity for the criminal."

Here are some other basic safety tips to keep in mind:
- Know your surroundings.
- Hide your valuables.
- Keep your car doors locked at all times.

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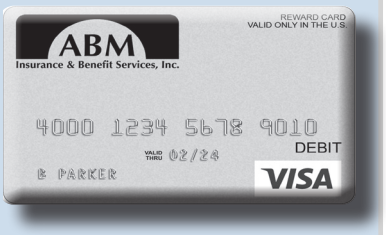
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With HeyMOE – Medicare Open Enrollment is EASY!

ABM Referral Program



ABM offers $25 gift certificate for those who refer a client to us and they buy a policy with ABM Insurance.



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Be sure to ask about our bonus referral program which rewards our clients who send us business with $25 Visa Gift card to use at your favorite store or restaurant.

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The biggest warning is clear: The number one thing that will get your vehicle stolen is creating a crime of opportunity.

Never leave your car running with the keys or fob inside, even if you are "just running in for a second." Lock your vehicle every time. Furthermore, protect yourself from costly break-ins by simply keeping valuables out of sight. A smashed window and a stolen item will ruin your day just as surely as a missing vehicle.

By practicing common sense — locking up and removing temptation — you dramatically reduce your risk and avoid handing a criminal your vehicle "on a silver platter."

If you become a victim of car theft, the first thing you should do is contact your local law enforcement agency. They will likely ask for your license plate number, vehicle make, model, and color, and your Vehicle Identification Number (VIN), so be sure to have this information saved somewhere safe (think: outside your vehicle).

After you have filed a police report, reach out to your car insurance company to start a claim. If the police recover your vehicle, inform your insurer immediately so they can update your claim status.

Should you need further help please give our auto agents a call to help you with anything you may need. Call them at 281-448-3040 or 1-800-362-2809.

Overlooked Credit Card Benefits That Can Save You Hundreds

Written by Nick Cole



Did you know that your rewards credit cards offer more value than just cash back or travel points?

Many consumers carry cards in their wallets with overlooked benefits that could save them hundreds of dollars if used properly.

And I'm not just talking about the people who carry high-end travel cards with big-time annual fees. Many of these benefits are attached to low or no-annual-fee credit cards!

Let's take a look at some of the most useful benefits that you may have overlooked.

5 Often Overlooked Credit Card Benefits
Each credit card has its own unique set of benefits.

Often, these are offered as part of a Visa or Mastercard benefits package provided by the card issuer as part of its agreement with the processors.

Some of the more common benefits that could help you save some cash include:

1. Cell Phone Protection

Have you ever accidentally dropped your phone and it refused to turn back on? Have you had one stolen in the past?

If so, you may be surprised to learn that paying your wireless bill with the right credit card could have provided you the chance to replace it.

Cell phone protection is a perk that some credit card issuers offer to differentiate themselves. It costs nothing, but you have to use the card to pay for your wireless bill to utilize the protection. There's typically a limit to the value of the claim that you can make (usually between $600 and $1,000) and claims are usually capped to 1 or 2 per year.

2. Auto Rental Coverage

If you've ever rented a car, you know about the pressure tactics applied at the rental counter when it comes to insuring the vehicle you're about to drive off the lot.

Did you know that your credit card may offer Auto Rental Collision Damage Waiver (CDW) insurance at no charge as long as you pay for the rental with that card?

Money expert Clark Howard is a big proponent of DECLINING the rental agency's insurance offering and instead taking advantage of the coverage your card may provide.

Continued from Page 2- Overlooked Credit Card Benefits That Can Save You Hundreds

The savings this provides will add up very quickly for frequent travelers, but even an occasional car renter can appreciate the value of this card benefit.
Some travel cards provide primary coverage, but most offer secondary coverage for this benefit.

3. Extended Warranties

Clark says you should always turn down the add-on warranty you may be offered at the register when you're buying an appliance or electronic.

But did you know that your credit card may extend your product's manufacturer's warranty at no charge if you pay for the item with the card?

"Buying this type of warranty from a retailer is garbage, Clark says. "It's a waste of your money. So I find having the warranty coverage from a credit card helps prevent somebody from making a bad decision."

This perk is not as prominent as it used to be. Some major issuers have scaled it back or removed it entirely. But many cards still offer it.

If you find it in your Guide to Benefits, it can add an extra year or two years of coverage on top of the manufacturer's warranty at no cost. In many cases, that can double the amount of time that your appliance or electronic is under warranty protection.

4. TSA PreCheck® or Global Entry Credit

If you're a semi-frequent traveler, you're likely aware of the time-saving benefits of a TSA PreCheck or Global Entry membership.

The conveniences provided come at a cost, though. Global Entry costs $120 and TSA PreCheck costs between $76.75 and $85 for a 5-year membership.

You may be surprised to learn that several popular credit cards offer a statement credit to offset the cost of the membership as a part of their benefits menu.

And while high-end travel cards almost universally offer this, you don't necessarily need one to get this benefit. For example, the Fidelity® Rewards Visa Signature® Credit Card is a no-annual-fee cash back credit card that offers up to $100 in rewards points when used toward TSA PreCheck or Global Entry once every four years.

5. Purchase Protections

Did you know that some credit cards offer purchase protection against theft or accidental damage?
The cards that offer this coverage typically provide it for 90 days on purchases made with the card.

There are limits to the coverage amount per purchase, to the items that might qualify, and usually an annual cap on the value of things you can claim. So, check your fine print if you find that your card has this benefit.

This is usually considered secondary to other insurance you may have on the product.
A damaged TV is an example of an item you might want to file a claim for if your card allows it.

Someone at ABM Insurance &Benefit Services had an incident when their puppy dog ate part of the couch, the repair by upholsetry company was covered by their credit card. So it does help to check around.

ABM Bad Joke Of The Month...

What do you call the number 7 when it gets the flu?

Sick 7



Meet Our Representative



Ashley Pahlavan

Name – Ashley Pahlavan
Title – Personal & Commercial Lines Producer
Email – ashley.pahlavan@getagreatquote.com
How long have you worked at ABM – 4 months of my 5 years in Insurance (Aug 2026)
What do you do at ABM – I educate families and business owners about the importance of protecting what they've worked so hard to obtain.
What do you love about your job – Growing up on a farm taught me how quickly you can lose everything. One bad hailstorm and you can lose your entire years' worth of work. In my career in insurance, I have focused on educating families and businesses about the importance of insurance and how it can not only protect their assets but also bring peace of mind. I love knowing that the clients I serve have the knowledge necessary to protect what they value most. Although I am new to ABM, I have already found strong alignment with the collaborative, client-focused culture here. I am committed to bringing that same dedication and practical insight to every family and business I have the privilege to serve.
Why do you think ABM is a great company – I believe ABM is a great company because of its deep commitment to personal service and genuine client care. Rather than treating insurance as a one-size-fits-all product, the team takes the time to understand each family's and business's unique needs and builds protection plans that can grow with them.
Fun fact – I am a Certified Yoga & Pilates instructor

What Does Homeowners Insurance Cover?



Homeowners insurance typically covers damage to your home and other structures on your property, your personal belongings, personal liability, medical payments to others and additional living expenses if a covered event makes your home uninhabitable.

But homeowners insurance doesn't cover everything. Your protection depends on the type of policy you have, the events it covers and excludes, your coverage limits and other policy details.
Understanding your type of homeowners policy and its specific coverages and exclusions can help you spot potentially expensive gaps before you need to file a claim.

What Are the Types of Homeowners Insurance Policies?
There are eight different types, or "forms," of homeowners insurance policies. Each form protects specific types of properties and provides different levels of coverage.

Homeowners insurance policies refer to unexpected events as "perils." Most policies offer either "named" peril protection or "open" peril protection:

- A named peril policy only offers protection against events that are explicitly listed, or "named," by your insurer.
- An open peril policy offers protection against any event, except for those that are explicitly excluded by your insurer.

Some policies use both. For example, one part of your property may receive open peril coverage while another receives named peril coverage.

Let's look at the policy types.
Policy Brief Overview

HO-1 (Basic)Provides limited coverage for a single-family home and personal belongings against a short list of named perils. It is rarely sold today.

HO-2 (Broad)
Provides broader named peril coverage for a home and personal belongings than an HO-1.

HO-3 (Special)
The most common homeowners policy. Generally provides open peril coverage for the dwelling and named peril coverage for personal belongings.

HO-4 (Contents Broad - Renters) Designed for renters. Covers personal belongings and generally includes liability and additional living expense coverage, but doesn't insure the building itself.

Continued from Page 5- What Does Homeowners Insurance Cover?

HO-5 (Comprehensive)
Provides broader protection than an HO-3, typically offering open peril coverage for both the dwelling and personal belongings.

HO-6 (Unit Owners - Condos)
Designed for condominium owners. Generally covers the interior of the unit, personal belongings and liability, while the condo association's master policy covers other portions of the property.

HO-7 (Mobile or Manufactured Homes)
Designed specifically for mobile or manufactured homes and generally provides coverage similar to homeowners insurance for site-built homes.

HO-8 (Modified Coverage - Older Homes)
Designed primarily for older homes where rebuilding with modern materials and methods could cost substantially more than the home's market value. Loss settlement provisions can differ from standard homeowners policies.

Your exact coverage can vary by insurer and policy, so your policy documents are the best source for determining what is and isn't covered.

There are six key kinds of coverage that most homeowners insurance policies offer:

- Dwelling: Pays to repair or rebuild the structure of your home after damage from a covered event.
- Other structures: Covers detached structures on your property, such as a garage, carport, shed or fence.
- Personal property: Helps repair or replace belongings such as furniture, clothing and electronics after a covered loss.
- Personal liability: Helps protect you financially if you're legally responsible for injuring someone or damaging their property. Coverage can also apply to certain incidents away from your home.
- Loss of use/additional living expenses: Helps pay for temporary housing and certain additional expenses if a covered loss makes your home uninhabitable.
- Medical payments to others: Helps pay smaller medical expenses if a guest is injured on your property, generally regardless of fault.

But these coverages don't protect you against every type of damage. Whether your insurer will pay a claim depends in part on what caused the loss.
Depending on your policy and the type of property being covered, common covered perils can include:

- Accidental discharge or overflow of water or steam
- Sudden and accidental damage from certain household systems or appliances
- Aircraft
- Artificially generated electrical currents
- Explosion
- Falling objects
- Fire or lightning
- Freezing
- Hail or windstorm
- Riot or civil commotion
- Smoke
- Theft
- Vandalism or malicious mischief
- Vehicles
- Volcanic eruptions
- Weight of ice, sleet or snow

It's important to know whether you have named or open peril coverage — and which portions of your property each applies to — when determining whether a particular loss is covered.

What Is Not Covered by Homeowners Insurance?
Homeowners insurance doesn't protect you against every possible source of damage.
If you have named peril coverage, losses generally aren't covered unless they're caused by one of the perils specifically listed in your policy. With open peril coverage, losses are generally covered unless the cause is specifically excluded.

Common homeowners insurance exclusions or limitations can include:

- Earthquakes and earth movement
- Flooding
- Mold or fungus
- Negligence and normal wear and tear
- Certain pet-related damage
- Rust and corrosion
- Termites, pests and rodents
- War and government action

Coverage can be more nuanced than a simple covered-or-not-covered list. For example, a policy might provide limited coverage for mold if it results from another covered loss, while excluding mold caused by ongoing moisture or neglect.

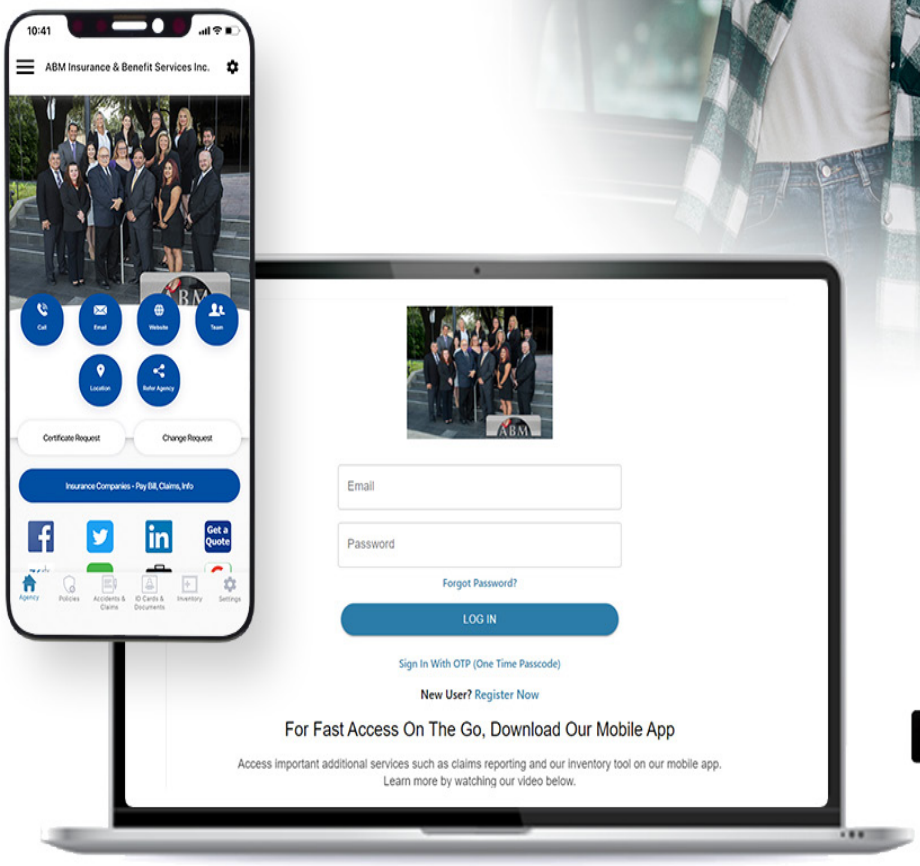
Depending on where you live, you may need separate coverage or an endorsement for risks that a standard homeowners policy excludes. Your mortgage lender may also require certain coverage — such as flood insurance for some properties in high-risk flood areas.

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Continued from Page 6- What Does Homeowners Insurance Cover?

In areas prone to hurricanes, windstorms or other natural disasters, insurers may also impose separate deductibles, exclusions or coverage restrictions.

Homeowners insurance also isn't designed to pay for routine maintenance or deterioration. Damage caused by aging, neglect or intentional acts by the homeowner or another resident generally isn't covered.

FAQ *Can I Add Coverage for Damages or Losses That Are Not Included in My Policy?*
You can likely buy separate policies for many events that your policy doesn't cover. Flood insurance and earthquake insurance policies are great examples. Your insurer probably also offers endorsements, which let you personalize your coverage by adding, removing or changing who/what is covered. For example, water backup coverage is an endorsement that can be added to protect your property against water damage from a sump pump or sewer.

What Is Replacement Cost vs. Actual Cash Value?
Replacement cost and actual cash value are two different ways an insurer may determine how much to pay for a covered loss. Replacement cost coverage generally pays the cost to repair or replace damaged property with new property of similar kind and quality, up to your policy limits and subject to your policy's terms and deductible.

Actual cash value (ACV) generally accounts for depreciation. That means the insurer may pay what the damaged property was worth at the time of the loss rather than what it costs to buy a new replacement. For example, suppose a 10-year-old couch is destroyed in a covered fire. If a comparable new couch costs $2,000, replacement cost coverage would generally reimburse you based on the cost of a comparable new couch, subject to your deductible, coverage limits and policy terms. With actual cash value coverage, the insurer would account for depreciation, so your claim payment could be considerably less.

That's why it's important to check whether your dwelling and personal property are insured at replacement cost or actual cash value. Two policies can cover the same loss but result in very different claim payments.

Does My Homeowners Insurance Policy Cover Business Uses of My Home?
A standard homeowners policy may provide some limited coverage for business property, but it isn't designed to fully insure a business. Coverage limits for business equipment may be relatively low, and business-related liability and lost income may be excluded or restricted. For example, your standard personal liability coverage may not protect you against a claim related to your business activities.
If you operate a business from your home, ask your insurer whether you need a home-based business endorsement or separate business insurance. The right coverage will depend on factors such as the type of business you run, the value of your equipment and whether customers, clients or employees visit your home.

Homeowners insurance can protect you from some of the biggest financial risks that come with owning a home, but no policy covers everything.

An HO-3 is the most common type of homeowners policy, but the form you have is only part of the picture. Pay attention to your coverage limits, deductibles, exclusions and whether your home and belongings are covered at replacement cost or actual cash value.

It's also worth reviewing your policy regularly — especially after a renovation, major purchase or significant increase in rebuilding costs. The goal isn't just to have homeowners insurance. It's to make sure you have enough of the right coverage before you need to use it.

Should you have any questions or need to add to your current policy, contact our home team at 281-448-3040 or 1-800-362-2809.

Testimonial

★★★★★

Maura G at ABM Insurance has been absolutely phenomenal. She is incredibly knowledgeable, professional, and took the time to explain all my policy options clearly. I highly recommend her services to anyone looking for great rates and top-notch customer support!

-Rob P.