

# ABM

Insurance & Benefit Services, Inc.

# Your one stop for insurance needs! 2019

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## Our Exclusive Newsletter for Individuals

### IN THIS ISSUE:

- It's peak tornado season in Texas. Are you ready? pg1-2
- Mike's Notes Pg 2
- My car was flooded Pg 3
- Beware of buying flood-damaged vehicles Pg 4
- Meet our Representative Pg 4
- Were you in an accident caused by the other driver? Pg 5
- ABM Bad Joke of the month Pg 6
- Four things your doctor might not ask but you should anyway Pg 6
- Drug Safety Pg 7
- Referral program Pg 8



### It's peak tornado season in Texas. Are you ready?

On this day in 1953, the most destructive tornado in Texas history reached downtown Waco at 4:36 p.m. It killed 114 people, injured almost 600, and damaged hundreds of homes and businesses.

**Texas leads the nation in tornadoes, and more take place in May than any other month. Are you ready?**

#### 1. Trim trees of dead branches

Broken limbs can put a hole in your roof and break windows, causing more damage inside your home.

#### 2. Know how to turn off utilities

Tornadoes can knock out electricity and cause gas and water leaks. Know how to turn off utilities outside your home to avoid greater damage.

#### 3. Avoid damage from windblown yard items

Use mulch or shredded bark in landscaping instead of gravel or rocks. Secure sheds, patio furniture, and grills, or move them indoors if you can.

#### 4. Protect important documents

Keep copies of insurance information and your home inventory off site or where you can get to them electronically.

*Continued from page 1*

### **5. Consider strengthening at-risk areas**

High winds can damage garage doors or blow them in. Wind driven objects can break windows. A contractor can tell you about reinforcing your garage door and installing storm shutters for windows and doors.

Call ABM Home department at 281-448-3040 to make sure you are fully covered from any possible storms.

## **Mikes Notes**



### **How you, your friends and family can get the most from Medicare and Social Security Mike Alexander Interview 07/27/2019**

video at following address:  
[bit.ly/2Ym8B75](https://bit.ly/2Ym8B75)

Our Medicare Specialist, Mike Alexander Sr. of ABM Insurance & Benefit Services, Inc. was recently interviewed on Bill Knapik's radio show and wanted to share with you, our valued client. Mike works with people to set up retirement plans to establish cost saving on their benefits and welfare plans.



*Mike Alexander Sr.*

Mike discusses with Bill how Medicare recipients can get the most out of their Medicare and Social Security Benefits. While you may not need this information today, we wanted to share with all our clients that may have an interest or need for this information now or in the future.

If you, your friends, or family need advice regarding Medicare, please call our office at 800-362-2809 or visit our Medicare Page ([bit.ly/2Kljw7j](https://bit.ly/2Kljw7j)). You can also download our MEDICARE STARTER KIT from our website. We appreciate your relationship with our agency and are always here to help.

You can also contact us at [www.getagreatquote.com](http://www.getagreatquote.com) or call us at 281-448-3040 or 1-800-362-2809.

# **Medicare Made Easy**

A GUIDE TO CHOOSING YOUR HEALTH COVERAGE

# My car was flooded

Here are answers to some common questions if your car was flooded.

## 1. Will my insurance cover it?

If you have comprehensive auto coverage, you're covered for flood damage to your car. You can find coverage information on your policy's declaration page. If you don't have your policy, contact your agent or insurer. You can also call the Texas Department of Insurance's Consumer Help Line at 1-800-252-3439 to get a contact number for your insurance company.



## 2. How do I file a claim?

Call your insurance agent or company as soon as possible. Your policy should have a number to call to report a claim. Take photos of the damage and, if possible, of your car submerged. It might take time for your company to send an adjuster out to look at the damages. Texas law requires companies to pay claims timely, but those deadlines can be extended for disasters.

## 3. Can I dry it out?

This task is best left to a professional if water got in your car. If it's not dried out correctly, your car will be at risk of mold, electrical issues, and other problems. Experts recommend that you have a mechanic look at a flooded car before trying to start it to avoid more damage.

## 4. Will my car be totaled?

The insurance company will look at your car's actual cash value vs. the cost of repairs. If fixing your car will cost more than what it's worth, your insurance company will consider it totaled. There was an old rule of thumb that once water reached the dashboard, the car was likely to be a total loss. But today's cars have more electronics and can cost more to repair so a car may be totaled even if water didn't get into the engine.

## 5. What if my car floated away?

Contact the police department's unclaimed autos department to see if your car has been recovered.

## 6. What if I owe more than the settlement?

If you have a gap policy, it will pay the difference between what you owe and the settlement amount. If you don't have a gap policy, you'll be responsible for paying off the remainder of the loan.

## 7. What if I think my car was worth more?

If you think your car is worth more than what the insurance company decided, you can try to negotiate. Be prepared to show what the car would sell for in your area.

- Get quotes from used car dealers.
- View prices online and look for local ads for similar vehicles.
- Document any special features or custom parts on your car.

## 8. How do I get a copy of the title?

If you need a replacement title for your insurance claim, contact the Texas Department of Motor Vehicles. You can apply for a replacement title by mail or in person.

## Beware of buying flood-damaged vehicles

Once an engine gets waterlogged, it's almost impossible to ever make it right. Unfortunately, some unscrupulous sellers will buy these salvage cars at auction and resell them to unsuspecting buyers across the state and nation. Here's what to do if that used car deal looks too good to be true.



### 1. Look for signs of water damage

Stains, mildew, rust, and discoloration are signs of water damage. Look for dirt or debris under the floor mats, carpet, or where the spare tire is located. Mold or mildew will give off a musty odor; if you notice a strong smell of cleaner or disinfectant, it could be an attempt to cover up those odors.

### 2. Check the title

When a vehicle is declared a total loss, the title must be changed to a salvage or non-repairable title. You can ask to see the title, and a vehicle history report will list the status of the title.

### 3. Check the VIN

The National Insurance Crime Bureau offers a free service on its website called VINCheck. Enter the vehicle identification number, and NICB's database will show if that vehicle has been stolen or listed as a total loss.

### 4. Have a mechanic look it over

Flood damage isn't always obvious. Try to have a trusted mechanic inspect the vehicle and buy from a reputable dealer.

### 5. Check used boats and RVs

Be aware that boats, RVs, and campers damaged by floodwaters also may appear on the resell market. It's a good idea to follow these same tips when buying any used vehicle or boat.

## Meet Our Representative.



*Samantha Kato*

As the Executive Director of Agency Operations, Samantha has over 22 years of experience in the insurance industry. Though she has had experience in all lines of insurance, Samantha has chosen to focus her efforts solely on commercial lines. In counseling her clients and adapting to her clients' needs, Samantha takes on an advisor role by crafting policies that are customized to fit the business's individual needs rather than simply offering a standard policy that might not be suitable for each client's needs. She can quote, council and provide coverage for any type of policy including contractors, trucking, oil & gas, restaurants and many more. Samantha has been married for 20 years and has three wonderful children. She is an avid runner and enjoys spending time with her family.



## Were you in an accident caused by the other driver?

As in any accident, move your car out of the way safely if you can and call 911 if there are injuries. If you think the other driver was at fault, here are some tips to keep in mind.

### 1. After the accident

Get the other driver's license plate number and their insurance information. Make sure you get policy number and the exact name of the company and not just the agent's name.

Get the names and contact information of any witnesses if possible.

Make sure to get a copy of the police report if there is one. It's also helpful to take photos of the damage to the vehicles.

If the other driver isn't insured or left the scene, you may be able to file a claim on your own policy, depending on your coverage.

### 2. After you get home

Contact your agent or insurance company to let them know about the accident. Also contact the other driver's insurance company to make sure the accident was reported to them.

The other driver's insurance company should pay:

- To repair or replace your car.
- For a rental car while your car is being repaired.
- Medical and hospital bills for you and your passengers.
- For wages lost because of an injury.

The other driver's company may ask you to get an estimate for the cost of the repair, or they may send out their own adjuster. You may have a separate adjuster for any medical claims.

### 3. If you have problems with your claim

If the costs are more than the other driver's policy limits, you may be able to file on your own policy for the difference, depending on your coverage. Also, sometimes the insurance company decides that both drivers share fault and will only pay part of the claim.

- If the other driver's company won't cover all your medical bills, file a claim for the difference with your health insurance. Another option is to file on your auto policy depending on the types of medical coverage you have.
- If the other driver's policy won't cover the full cost of fixing your car, file on your own policy if you have collision or uninsured/underinsured coverage. You'll have to pay your deductible, but your company may be able to recover that from the other driver or insurance company and pay you back.
- If the other driver's company has treated you unfairly, you can file a complaint with the Texas Department of Insurance.

Please keep in mind, if you ever need assistance with your auto insurance claim or just need some advice Call us at 1-800-362-2809.



## ABM Bad Joke Of The Month...

**Two guys walk into a bar**

The third guy ducks.



## Four things your doctor might not ask but you should anyway

Don't let your next checkup go by without telling your doctor about these four things. The answers might be an important part of diagnosing, treating and even preventing health problems.

### How are you sleeping?

If you're getting less than six hours of sleep a night, frequently wake up during the night, or wake up feeling tired, it can mean more than a cranky start to your day or a mid-afternoon yearning for a nap. Sleep problems – from getting too little sleep to problems like sleep apnea – can increase your blood pressure, your blood glucose and your weight, and put you at greater risk for heart disease and diabetes. It even makes you more likely to have a work or auto accident. Scientists say lack of sleep influences hormone levels, which in turn can have complex consequences for health.



If you're having any problems with sleep, tell your doctor so she can consider whether it's impacting your health issues. Ask about ways to get a better night's sleep.

### Are you using any herbal, alternative or complementary medicine?

Many people use their own non-traditional approaches to good health that might not be available by prescription. That may be fine – but your doctor needs to know. Just because something is “natural” doesn't mean it won't impact your health or interact with other medications your doctor prescribes. Supplements like body building, weight loss products or megavitamins, for example, can affect your health in unintended ways. Your doctor can make sure the information is included in your medical record to avoid future problems and keep track of all the medications you are taking.

There also are many well respected therapies that complement traditional medicine, from acupuncture and chiropractic care to yoga, meditation and therapeutic massage. Your doctor should know if you are using any of these, so together you can consider all aspects of your health and well-being.

### How's your love life?

We get it, it's private. But your doctor should know about your sexual activity and what precautions

*Continued from page 6*

you are taking against sexually transmitted diseases.

You should also tell your doctor if you are experiencing any change in sexual function, which can be an indicator of other health issues.

### **What can't you do?**

Does your health keep you from doing any activities you want to do? Did you give up jogging because your knee hurts too much, or knitting because arthritis in your fingers makes it too painful? Can't walk the dog around the neighborhood because you get short-of-breath? Your doctor won't know, and can't help you figure out the problem and address it, unless you bring it up at your visit.

Communicating with your doctor is an important part of patient safety. Make sure you are telling your doctor everything he or she needs to know.

## **Drug Safety**

Drug safety is easy to overlook when buying medications over the internet to save money.

Drugs sold online can be too old, too strong, and too weak and aren't necessarily made using safe standards, according to the Food and Drug Administration.

Some counterfeit drugs can be very dangerous due to the activities of manufacturers outside of the United States, so it is smart to avoid ordering medications off the internet if possible. One exception would be ordering from a trusted source such as a major retail chain in American. Between 10 and 30 percent of medication sold in developing countries are counterfeit, according to the Centers for Disease Control and Prevention.



As the option of online ordering grows in popularity, so too does the presence of rogue sites, which could sell potentially dangerous drugs, according to the FDA. Rogue sites can be an illegal operation. The FDA recently announced it is working with INTERPOL to shut down over 4,400 websites that illegally sell counterfeit or unapproved prescription drugs to U.S. consumers.

There is a distinction between a mail-order pharmacy that's part of a health plan and suppliers who sell medications directly to consumers over the internet. There are also unique circumstances where a person can only get a needed medication online since it may not be available in the U.S. but those situations are rare. The FDA advises consumers to be sure the website requires a prescription and has a pharmacist available for questions before purchasing medication. Approved online pharmacies will display the "VIPPS" seal, which will link a person to the National Association of Boards of Pharmacy website. The website will have information about the pharmacy and a searchable database of other approved pharmacies. Approved online pharmacies will display the "VIPPS" seal.

"If you don't have insurance or can't afford needed medication and are considering buying medication from a questionable online site to save money," we would encourage you to talk to your doctor about this option rather than do it on your own or avoid taking the medication at all."

We also recommend [goodrx.com](http://goodrx.com) as it can save you hundreds in savings. Even with insurance. Call us for any help 1-800-362-2809.



**Insurance & Benefit Services, Inc.**

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Misty Alanis was so very efficient, responsive and professional. She got me the best home and auto policies for the best price. She's awesome!

— Monya C.

**IN THIS ISSUE:**

**It's peak tornado season in Texas. Are you ready?** Pg 1-2

**Mike's Notes** Pg 2

**My car was flooded** Pg 3

**Beware of buying flood-damaged vehicles** Pg 4

**Meet our Representative** Pg 4

**Were you in an accident caused by the other driver?** Pg 5

**ABM Bad Joke of the month** Pg 6

**Four things your doctor might not ask but you should anyway** Pg 6

**Drug Safety** Pg 7

**Referral program** Pg 8

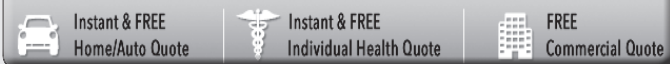
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## ABM Referral Program

Be sure to ask ABM 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.

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



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