

615-325-3754 / www.shannoninsurance.com

2022 annual reviews: Please call or email us to schedule an appointment to go over your policies. We are happy to spend the time you need to make certain you have the coverage you need. **REMEMBER:** Call us every time you buy or sell a vehicle and if you need to update the coverage on your home policy .


NEWS YOU CAN USE

EVERY FALL/WINTER

Replace batteries in smoke and carbon monoxide detectors.

Clean fireplaces and woodstoves, chimneys and stove pipes annually **before** you use them.


Clean your dryer vent hose annually. Lint will build up and restrict air flow. Lint will cause your dryer to take longer to dry your clothes and can be a fire hazard.

 Gas and propane logs should be **cleaned** by a professional every 3 to 5 years depending on use. Old gas logs that have not been cleaned create soot and smoke up your house.

Tennessee is a humid state. In cold weather when the heat is operating use a humidifier to keep your indoor air moist.

Septic Systems: You should have septic tanks pumped every 5 years.

Septic Systems are for natural waste products only. Man made material flushed daily will reduce your tanks efficiency.


 Make certain gutter downspouts channel water **away** from your dwelling. Water/moisture can weaken foundations, create mold and cause wood to rot. Clean out gutters after the leaves fall.

Trim bushes and trees away from your home.

LIFE INSURANCE

Every family needs it. We can find coverage whether it's term or permanent to meet your needs. Prices have been decreasing for the past 10 years. We can insure practically anyone!

UMBRELLA COVERAGE

 You may need an Umbrella; an insurance Umbrella! Personal Liability umbrellas are available from \$1,000,000 to \$5,000,000. A \$1,000,000 Umbrella policy can cost as little as \$175 a year.

2021 CONSTRUCTION COSTS have continued to rise dramatically. You may have heard that houses are selling for amounts not previously seen in our area. Lumber cost has risen to an all time high. All types of building products and labor costs are contributing to this current construction cost structure. If you have guaranteed replacement cost on your home, you will notice the coverage amount of your home has increased. This provides extra protection to cover the increase of labor and material.

IDENTITY THEFT COVERAGE is available with most companies. Call us to find what options you have available.

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We offer many types of insurance through several different companies.

Allstate Celina Erie Progressive Safeco Travelers