

615-325-3754 / www.shannoninsurance.com

2021 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 more or different coverage on your home policy .

News You Can Use

We offer many types of insurance through several different companies.

Allstate

Celina

Erie

Progressive

Safeco

Travelers

The Hands Free Law went into effect as of 7/1/2019

Like and follow us on Facebook!!!

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 can smoke up your house.

Make certain gutter downspouts channel water **away** from your dwelling. Water/moisture can weaken foundations, create mold and cause wood to rot.



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.

CONSTRUCTION COSTS have risen 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.

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