



**Whatever the need in your life,
Shamblin Insurance can help.**

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Monthly Newsletter – January 2009

WE OFFER ALL RISK AUTO INSURANCE

- For drivers with poor credit, SR-22s, and poor driving records. Low monthly payments and same day service available.

8 Quick Insurance Tips

- 1. One of the best ways to save on your auto, home, or health insurance is to reduce your deductible.** You don't want to make a claim anyhow on an amount you can afford, so raise your deductibles to the top amount you would be willing to pay out of pocket before your insurance kicks in. Raising your deductibles can save you a lot of money so it is worth checking into.
- 2. Get to know your grace period!** Just because you forgot to pay your insurance bill on time does not mean it is canceled. Most policies have at least a 30 day grace period in which you can make your payment and your policy will still remain in effect. So before you assume your insurance is gone, check out your grace period and pay up!
- 3. Keeping your policies with one agent can pay off.** Sometimes you can find cheaper insurance at different agencies but there are two reasons to stay with one insurance company or agent: First, you can get a multiple policy discount and second, your insurance agent is likely to work harder for you when it comes to claims and service.
- 4. Ask for discounts!** Don't assume your insurance agent will automatically give you all the discounts available. This is not because they don't want to but because they don't always know what discounts apply to you.
- 5. Credit and insurance goes hand and hand.** Most insurance companies are partially basing rates on your credit history. Whether you think it is fair or not, it is happening. So, if you have some small credit issues get them cleaned up or if you can't and still want to save, shop around because each insurance company has a different way to evaluate your credit.

6. Skip the credit card insurance offers and warranties. Those offers by your mortgage or credit card companies to pay your balances are not worth the cost. It is always better to make sure you have a good life insurance policy to cover your debts. Also, extended warranties are just mini-insurance policies and they are hardly ever worth the amount you pay for them, especially if you take care of your items.

7. Need cheap health insurance? Choose a high deductible policy and haggle with your doctor! Yes, you are comfortable doing it with the used car salesman so why not with medical professionals? People do it, even insurance companies haggle and get rates reduced! Getting a high deductible insurance policy, or better known as "emergency insurance," will save you tons of money in premiums because it only kicks in usually after you have paid the first 5-10 thousand dollars (hence "emergency policy"). So, if you have other procedures the doctor would like to do that you will be paying for out of pocket. Haggle with your doctor or the hospital. It sounds strange but you can reduce your costs and don't worry because others are doing it too!

8. You may not have to pay that "out-of-network" charge on your health insurance bill. As long as you followed your obligations of choosing an in-network doctor and an in-network hospital, if for some reason another professional at the hospital gives you care and they are not in-network then you don't have to pay. Your health insurance company will send you a bill anyhow, hoping you will pay but make sure you make it clear that you know you are not obligated to pay.

Interesting Weather Facts

1. There is NOT a law of nature that prohibits 2 snowflakes from being identical.
2. In 1967, Hurricane Beulah unleashed 115 tornadoes over Texas.
3. A single snowstorm can drop 40 million tons of snow, carrying the energy equivalent to 120 atom bombs.
4. The most snow produced in a single snowstorm is 4.8 meters (15.75ft) at Mt Shasta Ski Bowl, California (USA) between 13 and 19 February 1959.
5. The largest hailstone recorded fell on 14 April 1986 in Bangladesh weighing 1kg (2.25lbs). The hailstorm reportedly killed 92 people.
6. The largest snowflakes in the world fell across Fort Keogh in Montana (USA) on 28 January 1887.
7. Permanent snow and ice cover about 12% (21 million square km's) of the Earth's land surface. 80% of the world's fresh water is locked up as ice or snow.
8. On January 22 1943, the temperature at Spearfish, South Dakota (USA) rose from minus 20°C (minus 4°F) at 7.30am to 7°C (45°F) at 7.32 am (a 27°C rise in just 2 minutes!).
9. The temperature at Death NV soared from a morning low of 12 degrees to a high of 87 degrees, a record daily warm-up for the state.
10. The Empire State Building has been struck by lightning a dozen time in a single storm.
11. Yuma in Arizona (USA) is the sunniest place in the world.
12. Lightning is 5 times hotter then the surface of the sun.

13. Clouds can reflect so much ultraviolet light from the sunlight they dramatically increase the ultraviolet reaching the ground.
14. Sunbathing on sunny days with clouds in the sky can be dangerous.
15. The windiest place in the world is Port Martin, Antarctica, which has an average wind speed over a year of 64 km/h (40 mph). It experiences gale force 8 winds for over a hundred days a year!