

From: Sage Insurance Services [jimv@sageinsurance.com]
Sent: Tuesday, August 04, 2009 11:13 AM
To: Jim Valkenburg
Subject: News from Sage Insurance



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"Where you're just one question away from an answer"

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What?

It's hot ... and this is the way I cool off.

Dear Linda & Jim,



It's August in Las Vegas... and that means HOT!

And here's some HOT news for you. We can now offer you Health Insurance through our partners at...

[Nevada Benefits](#)

You need to check them out.

Here's but one "tip" you should know... if you are on a so-called family plan at work and have less than 3 children, you might be better off insuring the kids separately! One of our clients (a single Mom) just saved over \$200 a

Sage Day - August 1

Did you know that August is the only month without some sort of Holiday?

Therefore I decided to make the Anniversary of the founding of Sage Insurance "our" official Holiday this month. We opened our doors on August 1, 1996 and we're still here in the same location. A lot has happened in those 13 years, but one thing that hasn't changed is our commitment to you!

We strive to keep you informed and help you become knowledgeable about your insurance coverage's.

We're always open for questions... go to our website:

www.sageinsurance.com

And click on the "Ask the Staff" button.

We'll answer you!

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REPRESENTING:

CLICK ON A LOGO BELOW TO BE DIRECTED TO THAT COMPANY'S WEBSITE...

month. There's a short article from Nevada Benefits this month and their logo is a link to their website. They can be reached 7 days a week! Try and find that service someplace else.

As always, it's our pleasure to give you information you can use. If your questions are not being answered here, try the "Ask the Staff" button on our [website](#). You'll get a personal response to any question you might have.

Look for **discount coupons** at the end of this newsletter! If you own a business and are our client, you can advertise here **FOR FREE!**

If you want us to talk about something specific in the next newsletter, just send a message to me:

jimv@sageinsurance.com

Thanks,

Jim Valkenburg
Vice President & General Manager

New Services for You (Robert Johnson)



I am pleased to announce that I have recently joined the Nevada Agency representing **Mass Mutual Financial Group** as a Financial Services Professional.

The Nevada Agency is the general agency representing **Massachusetts Mutual Life Insurance Company** (Mass Mutual) in this area. Mass

Mutual was founded in 1851 and has financial strength ratings among the highest of any company in the financial industry.

The mission and philosophy of my new company is to provide **Life, Retirement, Disability, and Long Term Care** products and services for individuals, businesses and their employees. Our comprehensive code of ethics places the client's needs above all others and demands uncompromising integrity in every aspect of our business conduct.

To that end, I would welcome the opportunity to speak with you in an effort to improve your quality of life through financial peace of mind. Mass Mutual's wide variety of products and services may help you address today's problems and prepare you for the future.

Sincerely,

Robert Johnson

Call me at :(702) 547-1900 ext. 103 or send an e-mail



AND MORE ...
([visit our website](#))

Our website is full of information you can use. Explanations of all forms of insurance, frequently asked questions and answers, documents you can print, an insurance blog and more...

to: robertj@sageinsurance.com

Health Insurance (Phil Randazzo / Trish Colletti)

HEALTH INSURANCE FOR YOU!



Looking for one place to get all your health insurance quotes?

HMO's, PPO's, HSA's, Major Medical, Dental Insurance, etc...

Want to get a quote today?

Call our Partners at Nevada Benefits:

702-258-1995

You can call 7 days a week!

They will email, fax or send you all your options in Las Vegas within 30 minutes. This will save you hours calling dozens of insurance companies to get the exact same quotes.

[HEALTHQUOTES](#)

August Pictorial...

GET OUT AND ENJOY THE LAS VEGAS AREA...



Go on a family Picnic...



Take the whole family!

Flood Insurance (Linda Valkenburg)



Now that the Las Vegas "flood" season is here, you should be aware of just how flood insurance works. First of all, **flood coverage cannot be added to a homeowner's policy** - it is always a separate policy and the rates are set by the Federal government and sold by insurance agents like us at Sage Insurance Services. Flood coverage is different from "water damage" - you may call and tell us that your home is "flooded" because a toilet overflowed for 6 hours, and that is **water damage** and not flood and your homeowner's policy will cover water damage. Flood damage usually originates from water outside the home (overflowing rivers and desert washes, rain

squalls, etc.).

Everyone is in some flood zone. Any zone that begins with an "A" is a true flood zone and if you were buying a home in an "A" zone, your lender would require that you have flood insurance to close escrow on the home. The rest of us are in "X"

zone which is the preferred risk flood zone and flood insurance would not be required by your lender.

Although your lender may not require it, anyone can buy flood insurance and for most of us in zone "X", it is not very expensive. The government has set 9 different levels of flood insurance and you can select from \$20,000 to \$250,000 coverage on the home and each of the levels includes some contents coverage. If flood insurance is not required by your lender, and you want to have flood insurance, we complete a 1-page application, you pay the annual premium and your coverage will start in 30 days. This 30-day waiting period is to prevent someone from dashing to the insurance agent to quickly get flood insurance as the waters are slowly rising to your home.

If you want to know what flood zone your home is in, call us and we'll check it out and let you know the cost of flood insurance for you.

You can Blog with us about flood insurance on our website by clicking here:

[FLOOD BLOG](#)

You can call me at (702) 547-1900 ext. 100 or e-mail me.

E-mail address: lindav@sageinsurance.com

Commercial / Business Insurance (Michele Tanico)



Do you own a business?
Do you know someone who owns a business?
Are you thinking of starting your own business?
Do you own commercial real estate?

You need insurance!

Some types of insurance are mandatory if you own a business. If you lease space, the landlord will require a General Liability policy as a minimum. If you have any employees, the State requires that you carry Worker's Compensation Insurance. And the list goes on and on.

And we can do it all for you right here at Sage

Look here for some information I posted for you on our website:

[Michele's Commercial Insurance Blog](#)

Call me at (702) 547-1900 ext. 113 or write to me

e-mail: michelet@sageinsurance.com

REFER A FRIEND

The highest compliment we can receive is a referral from you!

We encourage you to send this newsletter on to a friend (by clicking the forward e-mail link at the bottom of the page). Tell them that we treat our clients like real people with real issues and that we'll help solve their insurance problems. Then tell them to click the link below and they can get a no-obligation comparative quote from several of our companies at the same time! They can enter data for their autos and see actual quotes in real time. Then if they like what they see, they simply click the "contact me" button, and we'll take it from there. It's easy! It's fast! It's complimentary!!

<https://sage.agentinsure.com>

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