



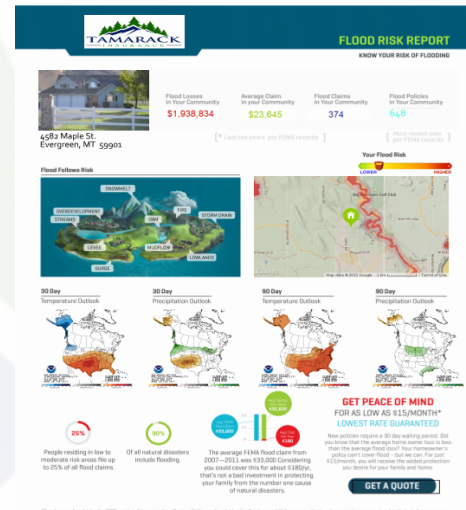
TAMARACK QUICK TIPS FOR SPRING

Spring is on the way and so is the snow melt. Our precipitation is over 125% of normal and the National Weather Service is predicting a wetter than normal spring for Montana. We at **TAMARACK INSURANCE** specialize in flood and, as always, we can provide the best value available.

Also with the run-off, comes basement inundations due to sump-pump or drain backup & overflow. Don't be surprised when its too late; make sure you have the right coverage and endorsement riders. We can help with that as well.

Good to Know:

- Flooding is **not** covered by homeowners insurance
- Tamarack Insurance has access to the **best flood insurance** coverage at the **lowest rates**.
- We can provide a **FREE** flood risk analysis (as shown) which includes:
 - > The **flood risk** for your property (score of 1-100)
 - > The average flood loss / claim you might expect
 - > 30 & 90 day **precipitation forecast** for your area
 - > Flood insurance **Quote** (if you wish)
- We also have access to **additional coverage** options that you can't get elsewhere like: basement coverage, additional living expenses and more...
- If you want flood insurance, we can potentially save you thousands of dollars



Sump-Pump Back-up / Overflow

- Ground-water or plumbing that would otherwise flood your basement is pumped out by a sump-pump
- Your house can flood if the sump - pump malfunctions or is overwhelmed by the amount of water, especially in the spring
- Homeowners insurance policies won't pay for this unless you have a back-up endorsement
- Don't be confused though - Back-up and overflow are treated differently. Overflows are covered on the base policy
- Call us if you want to learn more about the right coverage for every situation



With the change of seasons, spring is a good time to **review your auto discounts**, and **we are here** to help. With our many insurance companies, we will find the right discount package for you including:

- Mileage savings
- Student discounts
- Safe driver discounts
- Multi-policy discounts and
- User based insurance discounts - which provide **up to 30% savings** just for volunteering to be tracked for 90 days. These **discounts apply for the life** of the policy even if you change cars. There is no better way or time to take charge of your discounts and **prove yourself a good driver!**

Call us for more information on these huge savings.

