

# SAV-ON SCOOP

CONSUMER AWARENESS NEWSLETTER

www.sav-on.com

WINTER 2023

**Find the Hidden Hat & Win!**

There's a hat hidden in this newsletter. The first reader to find it and text us what it says to 206-592-6007 wins 2 movie tickets!

# Happy Holidays

From all of us at SAV-ON Insurance



## DON'T GET GRINCHED THIS HOLIDAY SEASON



### Protect Yourself From Theft During the Holidays

The holiday season is filled with fun, family, and fond memories, but there's an unfortunate down side that also affects the season: a big increase in crime.

Whether it's stolen packages, home burglaries, or robberies, thieves are out in force during this popular buying season.

It's important to protect yourself and your belongings with some common sense precautions so you can avoid getting "grinched".



out of sight. And it's never a good idea to leave purses and wallets in your car, as that gives thieves all the incentive

they need to break in.

If the doors are unlocked, it only takes a few seconds for them to grab the items. Even if the vehicle is locked, many thieves carry devices that can quickly jimmy the lock and your gifts are gone!

Did you know most auto insurance policy will not cover these losses? It's the victim's homeowners policy that has to be applied.

### Car Thefts

While you're out shopping, make sure you lock your car and put your purchased items in the trunk of your car or at least

### Home Robberies

All your gifts get wrapped and put under the Christmas tree, which is aglow in

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Rick Devitte, left, and Phil Devitte, co-owners.

### A Holiday Message from Rick and Phil

Another year is quickly coming to a close, and we would like to take this opportunity to thank all of our wonderful clients for your business and wish you the best for during this holiday season!

Together, we have faced many challenges the past three years, and have come out of it with renewed optimism.

SAV-ON Insurance is a family-owned local business, started in 1964 by our father, Don, who wanted to provide affordable insurance with top-notch customer service to these local communities.

As we celebrate our 60th anniversary this coming year, we want to thank all our loyal customers for allowing us to serve you this past year!



### We Love Customer Reviews!

We would appreciate it if you would take the time to write us a short review. Just scan this QR code with your phone, go to our website, and choose the office you would like to review. *Thank you!*



### INSIDE THIS NEWSLETTER

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### The SAV-ON DIFFERENCE

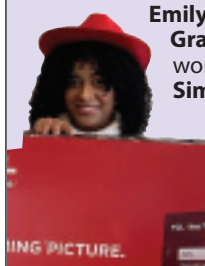
**Our TOP Savers in November  
Saved an Average of \$681\***

Smart Driver                      Savings

- ◆ Yesenia V. .... **\$2,219**
- ◆ Claudia B. .... **\$510**
- ◆ Elezar B. .... **\$213**
- ◆ Bhawana K. .... **\$164**
- ◆ Basilia O. .... **\$49**

*\*Cumulative average savings over 6 months*

### 3 Chances to Win! Referral Rewards



**Emily N. of Kent** was our **2022 Grand Prize Winner!** She won a **50" 4K Smart TV!** It's **Simple to Win:** Just referral a friend or family member and you receive **2 Lotto tickets.** You're also entered in a monthly drawing for a **restaurant gift certificate** and our annual **Grand Prize TV** drawing.

#### Our Monthly Winners:

September

**Paul Anderson, Seattle**

October

**Isis Barahona, Kent**

November

**Kirda Bethel, Des Moines**

For Every Referral We Donate to **Ladybug House Children's Charity** We've Raised **\$466**

#### We're on Social Media!

Visit us on Facebook, Instagram and Twitter. Go to [www.sav-on.com](http://www.sav-on.com) and click on the social media logo you like!

**facebook**



Independent agents and brokers offer products from many different insurance companies. That means more opportunities to find the best coverage and service at the right price. PEMCO Insurance offers preferred auto, home and umbrella insurance. You can also save with our multi-policy discount.

SAV-ON Insurance is an independent insurance agency that is proud to represent PEMCO Insurance.

### OUR FEATURED TEAM MEMBER

## Ava Devitte: Back to the Family Business

Family ties are strong, and Ava is back where it all started for her when she was just a kid. She's been around SAV-ON most of her life, since her father and uncle own the business.

It's a family affair for the Devitte family. Her father, mother, sister, and brother have all worked there at one time or another, as well as her uncle, aunt, and cousins.

Her first 'job' at SAV-ON was as a young girl, dressing up with her cousin, Juliette, as Santa's elves. They helped Santa with the kids that came into the office to tell the jolly old elf what they wanted for Christmas.

Fast forward about five years and Ava and Juliette were hired to scan existing customer files and policies to be stored electronically. 15 years old at the time, they were interviewed together for this newsletter in February 2017.

Ava was attending Kennedy Catholic High School and playing lacrosse for the school's team, while Juliette attended Federal Way High. After graduation, Ava chose the University of Washington and graduated last June with a degree in Political Science/Political Economy and a minor in Law Studies.

While she was attending the UW, she got a job working at a senior living home near the campus and worked there for two years.

"I had 100 grandparents there, she muses. "I gave the residents lots of hugs. They were such nice people! I

liked 99 percent of them."

She learned a lot working there, including end-of-life issues, as COVID-19 and then the Norovirus killed some of the residents. "It was difficult when you grew to like them and then they passed away," she recalls sadly.

In addition to her senior living job, she also was a member of the Alpha Xi Delta sorority at the university and volunteered as the Parent Relations Director for three years. That position

involved fostering communication between parents and students and helping organize parent weekends at the UW.

One of her favorite experiences during her time in college was spending a summer in Denmark working on three different farms.

Growing vegetables at the first two farms and

feeding the animals as well as harvesting vegetables at the third farm. "I loved the experience," she exclaims. "It was so much fun!"

But, after graduating from Washington in June, she soon found herself back at familiar haunts, working at SAV-ON's Des Moines office once again doing scanning and collating.

For the time being she's content to help out at SAV-ON. She prides herself on her adaptability.

"I do pretty good coping with change," she states. "I like to just 'go with the flow'."

Part of that 'flow' will be figuring out in the next few years what her career will be. In the meantime, she's happy to be back at the family business and "going with the flow".



Ava Devitte with the UW Husky mascot.

## Don't Get 'Grinched': Tips for Staying Safe During the Holidays

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holiday lights. How festive! But it's also a beacon for thieves intent on making off with the gifts while you're away.

Sometimes they're even bold enough to break into a home late at night while the residents are home and asleep. It only takes them a few minutes to steal whatever they want.

Make sure to draw the blinds on your windows when you leave or go to bed at night. Turn off the tree lights and leave a bright outside light to deter any possible intruders. A camera or ring doorbell won't help once they're gone, since they'll make sure to conceal their identity and will have parked out of sight.

### Don't Broadcast Vacations

The kids are out of school for the holiday break, so you and the family are going on a little vacation. Don't fill up your social media with this information or tell it to everyone you know. Thieves could see your posts or overhear you talking about your impending trip. They now know you'll be gone and make plans to rip you off while you're gone. When you get back, you face a big loss and all those fun vacation memories are gone!

### Be Aware of Your Surroundings

When you go shopping, make sure you're aware of your surroundings and park as close to the stores as possible. Hide any valuables or take them with you and lock your car! If it's dark, make sure you park in a well-lighted area.

After you're done shopping, don't approach your car alone if there are suspicious people in the area, ask a security guard to accompany you to your car.

While it's a joyous time of year, be aware of potential criminal activity and take precautions to avoid being a victim of it. Stay safe and have a happy holiday season!

## Tips for Having a Safe Holiday Season

### Driving

- Avoid driving alone or at night.
- Keep all car doors locked and windows closed. Set your alarm or use an anti-theft device.
- If you must shop at night, park in a well-lighted area.
- Park as close as you can to your destination.
- Never leave your car with the motor running or with kids inside.
- Do not leave packages or valuables on the seat of your car. If you must leave something in the car, lock it in the trunk or put it out of sight.
- Keep a secure hold on your purse, handbag and parcels. Do not put them down or on top of the car in order to open the door.
- When approaching or leaving your vehicle, be aware of your surroundings. Do not approach alone if there are suspicious people around.
- Ask mall or store security for an escort before leaving for your car.
- Do not drink and drive. Not only is it illegal, but your awareness of any danger will be diminished by the alcohol.

### Shopping

- Shop during daylight hours whenever possible. If you must shop at night, go with a friend or family member.
- Dress casually and comfortably and avoid wearing expensive jewelry.
- Avoid carrying large amounts of cash.
- Keep a record of all of your credit card numbers in a safe place at home.
- Be careful if you do carry a wallet or purse. They are the prime targets of criminals in crowded shopping areas, transportation terminals, bus stops, on buses and other rapid transit.
- Beware of strangers approaching you for any reason. At this time of year, 'con-artists' may try various methods of distracting you with the intention of taking your money or belongings.

### At Home

- Be extra cautious about locking doors and windows when you leave the house, even for a few minutes.
- When leaving home for an extended time, have a neighbor or family member watch your house and pick up your newspapers and mail.
- Indoor and outdoor lights should be on an automatic timer.
- Holiday gifts should not be visible through the windows and doors of your home.
- If you use lights on your Christmas tree ensure the wiring is not damaged or frayed. Frayed or damaged wiring can cause a fire.
- Be aware that criminals sometimes pose as couriers delivering gifts.
- It is not uncommon for criminals to take advantage of the generosity of people during the holiday season by soliciting donations door-to-door for charitable causes although no charity is involved.



### Protecting Your Property During Winter Windstorms

December in the Pacific Northwest can sometimes pack a devastating punch. Weather fronts hit us with lots of wind and rain. Prepare now, before the weather turns bad.

This year has already produced windstorms and rainstorms called 'atmospheric rivers' that have closed roads and flooded entire neighborhoods. Windstorms have caused severe damage in parts of Western Washington. There's no time to lose.

#### Before the Windstorm Hits

**Trim trees and shrubs.** Remove any dead or overhanging branches that could fall on your home or power lines.

Check to see if trees on your property need to be removed. Look for trees that have pushed up soil at its base, are leaning, or have signs of rot or disease. They're the first to go in a storm.

**Secure loose items outside your home.** This includes patio furniture, umbrellas, garbage cans, awnings, canopies, barbecues, or anything else that could be blown away by strong winds.

**Reinforce your roof.** Make sure shingles are in good condition.

**Inspect your gutters and downspouts.** Make sure they are clean and free of debris. Pouring rain combined with clogged gutters can lead to disastrous flooding.

**Park vehicles in the garage.** This protects them from falling trees or blowing debris.

**Prepare an emergency kit.** This kit should include food, water, first-aid supplies, waterproof matches, batteries and flashlights.

#### Stay Informed

Keep current on possible inclement weather conditions. If you're one



*Windstorms can cause extensive damage to your property. It's best to be prepared.*

of the many people who have ditched cable and don't rely on the TV for your news, make sure your smart phone is optimized for weather alerts.

**Fully charge your cellphone.** Windstorms can knock down power lines, meaning you will lose power at your residence. Make sure your phone has plenty of battery life, since you don't know how long it will be before power is restored. If you have a portable phone charger, make sure that is fully charged, too.

If you still use a land line, make sure you have a corded phone accessible. Wireless phones won't work when the power goes out.

#### During the Windstorm

**Stay inside.** It will be dangerous to venture out during the storm. Trees and power lines can be down, and debris that's being tossed around can cause injury. And if it's also raining, the visibility will be very poor.

**Keep away from windows.** If something gets thrown against the windows it could shatter and cause shards of glass to fly everywhere. This can cause serious injuries, so it's best to stay away from them. If you have a

basement, hunker down there until the wind subsides.

#### Protect Your Pets

Don't forget about your pets, especially if they're typically outside, such as in a doghouse. They are in danger from falling trees or other debris. Bring them inside during storm to keep them safe and warm.

#### After the Storm

Make sure the wind has subsided before venturing out. Pay attention to weather reports to make sure the brunt of the storm has passed before going outside.

When you do decide to leave the safety of your home, do so carefully. The windstorm may have weakened a few trees that may be in danger of falling. Power lines may be down on your property or on the street. Broken glass or other dangerous debris may litter the ground.

Carefully inspect your property to make sure any trees, fences, or other outside structures aren't damaged. If you see missing shingles on your roof or siding that has been compromised, it's best to call in a professional to find out how extensive the damage is.

### SMART DRIVING TIPS

## Jump Starting Your Car Without Another Car

So you're stranded with a dead battery in your car and there are no other cars around. What can you do to start your car?

First, make sure your battery is not damaged or leaking. Never try to jump a damaged battery!

There are two main options, depending on whether you have a standard (stick shift) transmission or an automatic transmission.

### Automatic Transmission

Since most vehicles these days have automatic transmissions, chances are this will be what you are faced with.

Using a Jump-Starter is the easiest method. Make sure the device is fully charged. Connect the red clamp on the positive (+) post of the battery, and the black clamp either on an unpainted, grounded surface on the vehicle's frame, or on the negative post.

Turn the jump-starter on and wait a minute for the starter to send some power to the battery. Then start the car. If it's still dead, wait a few more minutes to give the starter a chance

to charge the battery more, then try it again.

Once the car starts, turn the power off on the jump-starter and remove the clamps in reverse: First, take the black clamp off, then the red (positive) clamp off.

Don't forget to recharge the jump-starter after use.

### Roadside Assistance

If you have AAA or roadside assistance through your car insurance policy, and don't have a jump-starter, then call them. Most roadside assistance companies have jump-starters. In the event your battery is damaged or unable to hold a charge, they may have a new battery they can sell you and switch out on the spot.

### Manual Transmission

If you're one of the few who still enjoy shifting gears, the jump-starter is also a good bet. Just make sure you put the transmission in neutral and apply the emergency brake before at-



Place red clamp on positive post, black on negative.

tempting to start the car.

Of course, roadside assistance is also a good option, but if you don't have either of those then you need to rely on muscle power.

You'll need a couple of strong people behind your car pushing as you put the transmission in low gear and hold down the clutch. Once they get the car moving at a decent speed (4-5 mph is probably enough), then "pop" or release the clutch pedal. This manual turns the engine over and should start the car without involving the battery.

Once the car starts, do not turn it off until you arrive at an auto parts store to purchase a new battery!

## Ladybug House Continues Its Important Work with Families

We are proud to have *Ladybug House*, a Seattle-area nonprofit, as our chosen charity. Ladybug House's mission is to provide support to families coping with the heartbreaking task of providing care to a child or adolescent with a life-threatening illness.

Ladybug House was founded by Suzanne Gwynn, a registered nurse who spent over 30 years in pediatric

oncology. She worked night shifts at the bedsides of hundreds of children, providing end-of-life care to many of them.

Suzanne and Ladybug House is working to build and operate Washington state's first free-standing, family-centered palliative care and hospice home for children, adolescents, and young adults.

It will give families the opportunity to gather comfortably outside of the

traditional hospital setting, offering physical, emotional, psychological, and spiritual support all under one roof, as well as end-of-life care and ongoing bereavement support if needed.

Join SAV-ON in ensuring that a family facing their child's final days can enjoy what time they have left together. We donate to Ladybug House for every referral we receive, but you can also donate directly to Ladybug House at [ladybughouse.org](http://ladybughouse.org).

