

# HEALTHY, WEALTHY & WISE

NOVEMBER 2020

Published exclusively for clients of ServiceFirst Restoration



## Do I REALLY Need FLOOD Insurance?

**B**elieve it or not, everyone lives in a potential flood zone. You may not realize it but you do not need to live near water to be flooded. Floods can be caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, as well as broken water mains.

Many people are surprised to find out that flood damage, which includes almost any damage due to standing water in your home, is not covered by most homeowners' policies. Sadly, water damage can lead to devastating losses, both financial and emotional. Flood water can damage furniture, personal belongings, your treasured heirlooms, photographs, drywall, carpeting, wood floors, building structure

and so much more – and without flood insurance you would be left to repair and replace everything on your own.

### You Need Flood Insurance

You should consider protecting your home, business, and belongings with flood insurance from the National Flood Insurance Program (NFIP) whether your flood risk

*See "FLOOD Insurance" on next page*



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is high or low. Almost anyone who is in a community that participates in the NFIP can buy building and/or contents coverage, with very few exceptions. It is a good idea to buy even in lower risk areas because 25 to 30 percent of flood insurance claims come from low-to-moderate risk areas.

### The Cost of Flood Insurance

Fortunately, flood insurance is very affordable. The low-cost Preferred Risk Policy is ideal for homes and businesses in low-to-moderate-risk areas. Homeowners can insure buildings and contents sometimes for less than \$100 per year, and renters (yes, renters need it too) can do it for less than \$50, depending on where you live and how much coverage you choose. Even in higher risk areas flood insurance is usually about 20% the cost of your full homeowners' policy.

### Purchasing Flood Insurance

About 90 private insurance companies nationally offer affordable

flood insurance backed by the federal government. Policies are available to homeowners, renters, and business owners alike. Flood insurance is easy to get through private insurance companies and independent insurance agents. You can even purchase flood insurance with a credit card.

When you buy flood insurance you can purchase building and contents coverage separately, so renters can insure just their belongings. Generally, up to \$100,000 contents coverage is available for homeowners and renters. If you own your home or business, make sure to ask your insurance agent about contents coverage as it is not necessarily included with the building coverage. It is important to note that there is usually a 30-day waiting period before flood coverage goes into effect. Plan ahead so you are not caught without insurance if a flood threatens your home or business.

### Don't Rely on Disaster Assistance

You might wonder, doesn't the federal government help people who

have suffered a flood? Federal disaster assistance is only available if the President declares a disaster in a given area, so this is not something you can depend on. And, in many cases, any assistance you are given is a loan that must be paid back with interest. Flood insurance, on the other hand, pays even if a disaster is not declared, and of course you never have to pay it back.

Unfortunately, flooding is an unpredictable fact of life for property owners. Dealing with the aftermath of even a small flood can be overwhelming. Hopefully you never have to go through flooding in your home. But if you do it is important to minimize the damage immediately by calling a qualified cleaning company to get your home back in shape fast.

Contact **ServiceFirst Restoration** today for more tips, help or to schedule your next appointment.

### The Good Life



### Good Clean Funnies

**Why did the teddy bear say no to dessert?**

Because he was stuffed.

**What has ears but cannot hear?**

A cornfield.

**What did the left eye say to the right eye?**

Between us, something smells.



This is a delicious way to get rid of all that leftover Holiday turkey!

### Ingredients

- 2 cups frozen peas and carrots
- 2 cups frozen green beans
- 1 cup sliced celery
- 2/3 cup butter
- 2/3 cup chopped onion
- 2/3 cup all-purpose flour
- 1 teaspoon salt
- 1 teaspoon ground black pepper
- 1/2 teaspoon celery seed
- 1/2 teaspoon onion powder
- 1/2 teaspoon Italian seasoning
- 1 3/4 cups chicken broth
- 1 1/3 cups milk
- 4 cups cubed cooked turkey meat - light and dark meat mixed
- 4 (9 inch) unbaked pie crusts

Recipe courtesy [allrecipes.com](http://allrecipes.com)



### DAD'S Leftover Turkey Pot Pie

### Directions

Preheat an oven to 425°F. Place peas and carrots, green beans, and celery into a saucepan; cover with water, bring to a boil, and simmer over medium-low heat until the celery is tender, about 8 minutes. Drain vegetables in a colander in the sink and set aside.

Melt butter in a saucepan over medium heat, and cook onion until translucent, about 5 minutes. Stir in flour, salt, black pepper, celery seed, onion powder, and Italian seasoning; slowly whisk in the chicken broth and milk until the mixture comes to a simmer and thickens. Remove from heat; stir the cooked vegetables and turkey meat into the filling until well combined.

Fit 2 pie crusts in the bottom of two 9" pie dishes. Spoon half the filling into each pie crust, then top each pie with crust. Pinch and roll the top and bottom crusts together at the edge of each pie to seal, and cut several small slits into the top of the pies with a sharp knife to release steam.

Bake in the preheated oven until the crusts are golden brown and the filling is bubbly, 30 to 35 minutes. If the crusts are browning too quickly, cover the pies with aluminum foil after about 15 minutes. Cool for 10 minutes before serving.



## Eating HEALTHY during the Holidays

When you've been invited to a party or dinner, politely inquire about what kind of food will be served. If you're going to a restaurant, look at the menu online and decide in advance what your best options are.

From broth-based soups to salads and vegetables, consume the healthiest items first to take the edge off your appetite. This will help you make wiser choices throughout the meal or event.

At parties, stand far away from serving buffets. At the table, pass the bread to someone far away to put temptation out of reach.

For casual parties and family gatherings, bring a healthy dish that you enjoy. That way, you'll have at least one thing you can eat guilt-free.

Always keep diet-worthy snacks with you, so you have a supply of appropriate foods whenever temptation strikes.

Eat a healthy snack or appetizer before you leave home or work. You'll be less likely to grab the first tempting tidbits you see at an event or party.

Fill your plate wisely. Devote the most room to healthy foods, and reserve a small section for samplings you can't resist. That way you are not completely denying yourself, while sticking to your healthy eating plan.

At meals and parties, sit next to and hang out with other healthy eaters.

Temptations are everywhere during the holidays. If you fall off the wagon, forgive yourself and start over in the morning.

**Eat your breakfast every day. Studies show that people who eat breakfast are better able to resist overeating throughout the day.**

## Top GROCERY Saving Tips



**Cut out convenience costs.** When shopping for foods such as meat, fruits and vegetables, you pay a premium for pre-cut and specialty items. Purchasing the whole chicken can offer multiple meal options and reduce costs. Same goes for produce, such as chopped fruit, trimmed veggies and prepackaged foods like salads and sandwiches. You'll save a lot and get more food by doing the prep work at home.

**Try a few meatless meals.** Meat is often the most expensive item in your cart. By making a meatless meal a couple of times a week, parents can introduce a variety of foods and ingredients to their kids that will expand their taste preferences.

Skip the meatballs on spaghetti night or use beans instead of meat or chicken on Taco Tuesday.

**Keep your head up, then down when scanning shelves.** The most popular foods are stored at eye level and are typically higher priced than less-known names or store-brand alternatives. Look at the higher and lower shelves for the most cost-effective products. Looking beyond eye level will reward you with a lower grocery bill.

**Use coupons.** When you enter a store, pick up the weekly flyer if available and flip through the coupons and sales. This can help you save money on the items on your list. Don't forget to watch the shelves for sales or bargains.



**Smart grocery shopping can help you save all year. Your family will get the food they enjoy and you will save money!**



## Selling Your Home During the HOLIDAYS



Saying that you can't sell your home during the holidays is just flat-out incorrect. While it is true that there are fewer sales overall, that doesn't mean your house can't or won't sell quickly, and at a good price. According to the National Association of Realtors, existing home sales actually rise in the month of November. In fact, there are a number of solid reasons to sell during the holidays.

**Less competition** - With less inventory available at this time of the year, you have a better chance at being noticed by prospective buyers and holding your asking price.

**Buyers are more serious** - People who are buying a home during the holiday season often need to move or are simply much more serious about their search.

**Closings can happen faster** - A slower season can be to your advantage when it comes to paperwork. With fewer closings in the queue, yours can take place faster than it might in the hectic spring and summer seasons.

**Company bonuses and relocations** - Again, this is a buyer that has intent. Most corporate relocations happen in January and February. These folks are serious about moving and aren't wasting a lot of time window-shopping.

**Houses look and smell great during the holidays** - We tend to worry about making our properties sparkle for showings, but it's just as important to show that this is a home. And what's better than warm cookies or some well-placed decorations to invite people in?



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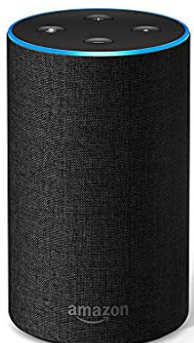
**Joel Samuels** with State Farm

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