



Your One Stop Insurance Agency  
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Northwoods Insurance Agency is becoming a part of Robertson Ryan & Associates as of January 1, 2022. This will bring many positives to our office. New companies and more resources to give you the best coverage available. Your agent will not change, and you can expect the same service from our wonderful staff. Your coverage for your home, auto, business or life and health policy will not be changing. You can count on Northwoods Insurance Agency to continue to be your small-town professional agency. We will still be here to give you guidance on the best policy for your specific needs.

*Season's Greetings*



*May the Beauty of the Holidays  
Warm Your Spirits*





## Insurance Coverage for Damage Caused by Pets

**If you have pets, you understand the benefits they bring to you and your family. Their inquisitiveness, unconditional love, and playfulness make every day different. However, they can get into mischief and cause damage to your home, or even neighbors' property. Unfortunately, depending on the damage, it may not be covered by your homeowners/renter's insurance policy.**

**Check out these scenarios to learn more about how your homeowners or renters' insurance may or may not respond.**

### Scenario #1

**Before going to work on a nice summer day, you decide to open your windows to allow in some fresh air. A midday thunderstorm brings a torrential downpour and plenty of thunder and lightning. When you return home from work, you notice your dog chewed a hole in your drywall because of storm anxiety. Is this damage covered by your homeowners/renter's insurance? Unfortunately, it isn't. Because your pet lives with you, it's under your control and you're responsible for its behavior and the damage it causes.**

### Scenario #2

**Recently, your neighbor installed a new lawn and several trees and shrubs. You're enjoying a nice fall day on your patio with your dog. Suddenly, he notices a rabbit in your neighbor's yard and starts chasing it. While he's wearing a shock collar, it has no effect on him. When the chase concludes, significant damage has been caused. Does your homeowners/renter's policy provide insurance coverage? In this scenario you have liability insurance coverage which provides coverage for damages to other people's property. Liability coverage may also extend to domestic animals such as goats, pigs, cows, or chickens if they're pets or part of your hobby farm.**



## MEET OUR NEW STAFF MEMBER



For those who do not know me, I am Karen Latal, and Northwoods' new Customer Service Representative. I am married and have one daughter and two fur babies. I enjoy gardening, canning, camping and UTVing. I look forward to meeting and supporting our customers and staff.

## Do you need Health Insurance?

There is still time to enroll in or renew your 2022 health coverage.

You have through January 15<sup>th</sup> to apply for new 2022 health insurance, or renew, change, or update your 2021 health plan for 2022.

There are a lot of good reasons to get covered.

Having health insurance is important to your health and bank account!

- Get protection from unexpected medical costs and worst-case scenarios.
- Your annual exam is completely FREE! Stay healthy with free preventive care, like flu shots, cancer screenings, and test for high blood pressure.
- Save money on prescription drugs.
- Get coverage for mental health and substance use disorder services.

Eligible consumers can enroll in Marketplace coverage during Open Enrollment which began on November 1<sup>st</sup> and ends on January 15<sup>th</sup>, 2022.

Consumers may enroll at anytime if they qualify for a Special Enrollment Period. Consumers with questions about their coverage or who would like help enrolling, can contact Cheri Wilson at Northwoods Insurance Agency at 715-478-2215 or by emailing:

[cheri@northwoodsinsurance.com](mailto:cheri@northwoodsinsurance.com)

## *Holiday Closings*

Thanksgiving

Nov 25<sup>th</sup> Closed

Nov 26<sup>th</sup> Closing @ noon

Christmas

Dec 24<sup>th</sup> Closed

New Years

Dec 31<sup>st</sup> Closed



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**IF YOU ARE HAPPY WITH OUR SERVICES**

**DON'T FORGET TO TELL A FRIEND AND**

**WRITE A REVIEW ON GOOGLE**



# Ed's Corner

*The words to describe how you are feeling are sometimes hard to express when your life is changing. We all go through life's changing moments, whether they are sudden or planned for, like mine. I'm stepping back on the time I'll be spending talking with you about your insurance needs. I'm going to be fishing and hunting more when the time is right and I don't have appointments. Being outdoors, gardening and spending more time with my wife, children, and grandchildren will take priority. I am feeling excitement for the future. I will be missing conversation and visiting with all of you wonderful clients. But I will still be around helping my dedicated staff from time to time. Thank you and God bless you and your families.*

- Ed



## CHRISTMAS CORNFLAKE TREATS RECIPE

PREP  
10 mins  
READY IN 1 hr

### Ingredients

- 1 stick butter or margarine
- 1 package marshmallows (large bag)
- 2 teaspoons vanilla
- 4 teaspoons green food coloring
- 4 cups corn flakes
- 1/4 cup cinnamon candies

### Directions

- Melt the butter and marshmallows.
- Stir in the vanilla and food coloring.
- Stir in corn flakes.
- Drop onto waxed paper. Form into wreaths, trees or leave as is for holly. Decorate with cinnamon candies.

Visit our new website at:

[www.northwoodsinsurance.com](http://www.northwoodsinsurance.com)

You can access links to the insurance companies to make premium payments on your policy. Please leave your testimonial on our website and let us know how we are doing!!