



HARBOR INSURANCE AGENCY

Newsletter

Fall 2026

A Message from the Manager:

It's been a beautiful fall season this year!

With carriers starting to lighten up on some of the restrictions, we are seeing some overall stability in rates and carriers accepting new policies again! While things may look different after the string of catastrophic losses, we appreciate all of you for sticking with us and continuing to trust us to handle your insurance needs as we navigate the new industry norm together. We are still actively reviewing your renewals and trying to make sure we are offering you the best overall value for your needs.

One thing that is different going forward is the way that homeowners policies cover roof damage caused by wind or hail. Many carriers are restricting the length of time they will pay full replacement cost on your roof. We talk more about it on Page 2 of this Newsletter. For more information on how this affects your policy, or if you have any other questions or concerns, please give us a call!

Our staff is busy gearing up for another busy open enrollment season for Medicare and individual health insurance. We are prepared to help you with all of your insurance needs!

Thank you again for continuing to trust us to handle your insurance needs. We sure do appreciate every one of you!

I hope you enjoy the fall and have a safe and healthy holiday season!



**Warren F.
Miller**

Referrals are the greatest compliment!

We are continually humbled and extremely grateful for the frequent referrals we receive.

Thank you for putting your trust in
Harbor Insurance Agency
for ALL your insurance needs!

Water/Sewer Lines

Most of our carriers now offer coverage for your buried service lines such as water/sewer lines, underground electric and gas lines, etc. We are frequently seeing water/sewer lines being dug up, especially in town. We are also noticing we have many policies without this rather inexpensive coverage. Call us today to be sure you have added it to your homeowners policy!

218-834-2114

Let Us Know!

As the weather gets colder, don't forget to call us to add coverage to your plow truck or snowmobiles. As you are swapping out your lawn mower and rakes for your snow blower and shovels, it is also a good time to think about removing some of the coverage from your motor home, boats, and motorcycles. There are several different ways to insure the various types of recreational vehicles, but be aware that your homeowner's policy alone does not provide coverage for your motorcycles, ATVs, snowmobiles, boats, or other motorized vehicles. Stop by or give us a call and we will gladly help you determine the appropriate coverage for these items during the changing seasons.

Communication is important to us! Please inform us if you have changed or added a phone number, mailing address, or email address, and let us know what is the best form of contact for you.

Roof Coverage - Wind & Hail Damage

Homeowners insurance is evolving in Minnesota, particularly when it comes to roofs and wind or hail damage. At renewal, you may see higher deductibles, a separate wind/hail deductible, or changes to how a covered roof claim is paid. These approaches vary by insurance company and policy.

Why are these changes happening?

Wind and hail damage can lead to costly repairs, and the cost of roofing materials and labor has increased. These factors, along with a roof's age and condition, help explain why homeowners may see changes to deductibles and roof coverage. As asphalt shingles age, they may lose protective granules, exposing the asphalt underneath to sunlight and weathering. Shingles may also become brittle or lose the seal that helps hold them in place. These changes can make an older roof more susceptible to storm damage.

What might this mean for your policy?

Depending on your carrier, roof age, roofing material, and policy terms, you may encounter:

Higher deductibles: Your policy may require a higher deductible for all covered losses or a separate deductible for wind and hail. A wind/hail deductible may be a flat dollar amount or a percentage of your home's insured dwelling limit—not a percentage of the claim.

Replacement cost coverage: A covered roof claim may be paid based on the cost to repair or replace the damaged roof with comparable materials, subject to your deductible and policy terms. Part of the payment may be held until repairs are completed.

Actual cash value coverage: Payment may reflect depreciation for the roof's age and condition, less your deductible. This may leave you responsible for more of the replacement cost.

Roof payment schedules: Some policies may use a schedule that determines the portion of roof replacement costs covered based on the roof's age and material. The covered percentage may decrease as the roof gets older.

Your roof's wind/hail coverage may differ from coverage for other causes of damage. Understanding both your deductible and how a roof claim would be paid can help you plan for potential out-of-pocket costs.

New roof? Please let us know!

It is very important to notify our agency whenever you replace your roof—even if the replacement was handled through an insurance claim. Please provide the completion date, roofing material, and any available invoices or documentation.

Keeping your roof information current helps your insurance company use the correct age and material when adjusting a future covered claim, including any applicable depreciation or roof payment schedule. A new roof may also qualify for discounts or different coverage options, depending on the carrier.

As an independent agency working with multiple insurance companies, we can help explain your policy's approach and review available options. Please contact us with questions about your renewal, deductibles, or roof coverage.

Coverage and claim payments are subject to the terms, conditions, limits, and exclusions of your individual policy.

Medicare & Other Health Insurance

In attempt to provide the best value and meet the needs of our clients, we contract with several different health insurance carriers. We offer a variety of Medicare plans, dental and vision plans, individual health insurance plans, supplemental benefits, and group health plans.

To review your **Medicare** coverage needs please call us to make an appointment with Jessie Dewey or Sara Cuypers. Be sure to bring a current medication list including dosage and frequency to best assess your needs.

If you are needing help navigating the **MNsure** site or enrolling in a plan, contact us to schedule an appointment with Jessie Dewey.

**Call 218.834.2114 or email
harborinsurance@harborinsurance.biz**

Harbor Insurance in Silver Bay!



**Stephanie Lutz is in our Silver Bay office
Wednesdays 10am-4pm**

**Sara Cuypers is taking appointments for Medicare
in Silver Bay during the Open Enrollment period
October 15th - December 7th.**



We are available other days and times by appointment.

Contact us for a free needs analysis and no obligation quote. We offer coverage options for home, auto, life, health, business, and much more!

Stop in and say hello or call 218-834-2114 to schedule an appointment!

Our Silver Bay office is located inside Park State Bank!

Important Notice:

Future newsletters will be sent via email for those who have a valid email on file.
Please contact us to update your email address!



For ALL Your Insurance Needs!

218.834.2114

harborinsurance@harborinsurance.biz

HARBOR INSURANCE AGENCY
613 1ST AVE
TWO HARBORS, MN 55616

Type address here or use Mail Merge
to automatically address this
publication to multiple recipients.

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Enrolling in Medicare is easy when you work with an agent that specializes in senior products. You won't need to become an expert in all the different rules, regulations - we take care of it for you!

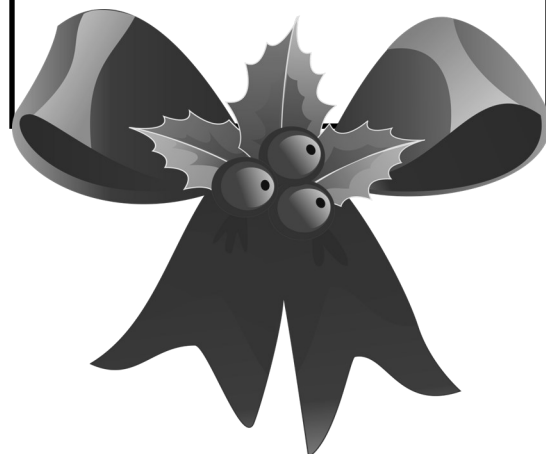
We can help you customize your Medicare coverage by combining the different Parts and plans, giving you the best options for your medical and financial circumstances.

Call or email us today to schedule your consultation. We can meet in our office, your home or virtually. There is never a cost to you for any of our services.

218.834.2114 or
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**Watch for our ads in the
paper and Facebook for our
annual holiday
Open House dates for
Two Harbors & Silver Bay!**



**OPEN
ENROLLMENT!**