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FIND HIDDEN GAPS

REPORT 2026

# THE PROTECTION REVIEW KIT

# TABLE OF CONTENTS

- 01** Why Your Policies May Fail You
- 02** The Protection Review Mindset
- 03** The Most Common Coverage Gaps
- 04** Home and Auto Risk Checkup
- 05** Life Insurance That Fits Real Life
- 06** Income, Disability, and Your Future
- 07** Small Business Risk Wake Up Call
- 08** Liability, Lawsuits, and Limits
- 09** When Your Policy Gets Tested
- 10** Multi State Challenges and Myths
- 11** Your Personalized Protection Kit
- 12** Next Step Book Your Review Call

## CHAPTER 1

# WHY YOUR POLICIES MAY FAIL YOU

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The phone calls always start the same way

“I thought we were fully covered”

A family in Tacoma said those exact words after a rear end collision on I-5. Their minivan was in the body shop. They were juggling work schedules kids’ activities and a medical follow up. They called their carrier assuming a rental car would be included because well that is what “full coverage” means right

It turned out their policy did not have rental reimbursement

And their liability limits were at the bare minimum

They could not afford a rental for more than a couple of days

The other driver hired an attorney

That “cheap” premium suddenly became one of the most expensive decisions they had made

Across the mountains in Spokane a small contractor had a different surprise

He bought a quick online general liability policy when he first started his business

It was inexpensive the website was easy and he felt good checking that box

Then one afternoon tools worth several thousand dollars were stolen from a job site

He filed a claim confident his “business insurance” would take care of it

The claim was denied

The policy never included coverage for property off premises

He was left replacing tools on his own dime

Jobs were delayed cash flow took a hit and that bargain policy did not feel like a bargain anymore

Stories like these are not rare

They are everyday examples of what happens when insurance only gets attention when a bill shows up or when something goes wrong

So here is a quiet question to sit with for a moment

If your policy had to perform tomorrow

# WHY YOUR POLICIES MAY FAIL YOU

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unchanged

Think about a couple in Boise

They bought auto insurance when it was just the two of them commuting to work

A decade later they have two teen drivers a newer SUV and a used sedan that ferries friends to sports practice

Their liability limits were never updated

Their deductibles were set for an income they had years ago

One fender bender with injuries could put their savings and even future wages on the line

Or picture a family in Missoula

They finish their basement add a family room bedroom and home office fill it with furniture electronics and a nice TV setup

No one ever calls the agent

No one reviews the home policy

A pipe bursts in winter

Water damages flooring furniture and equipment downstairs

Only then do they find out the policy limits were never adjusted for the added finished space and belongings

Across the country most people go three years or more without any real review of their coverage

In practice many only look at their insurance when the price jumps or a renewal email lands in the inbox

In the Northwest with fast changing seasons new construction and shifting economic realities “set it and forget it” almost guarantees mismatches between what you own and what is actually protected

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### When price becomes the only filter

Imagine lining up three or four quotes on your kitchen table or screen

Most of the time the numbers we look for first are the monthly premiums

Maybe the agent or website gave a quick summary

Maybe not

## CHAPTER 2

# THE PROTECTION REVIEW MINDSET

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Most people in Washington, Oregon, Idaho, and Montana don't wake up excited to think about insurance.

It usually shows up as a bill you resent

A renewal email you ignore

Or a nagging thought in the back of your mind

"I hope this is good enough if something bad happens"

That feeling makes sense. You are busy building a life

Providing for a family

Running a business

Enjoying the mountains rivers and open roads that make the Northwest what it is

Insurance becomes one more thing on the chore list

Until the day it stops being background noise and suddenly matters

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### Redefining what insurance is really doing for you

Picture someone you know who prides themselves on being practical. Maybe this sounds familiar.

For years they shopped their insurance the same way

Call around on a Saturday

Ask three or four companies for quotes

Pick the lowest number that did not sound crazy

One couple I met from Lacey had done exactly that for over a decade.

Two cars

A modest home

A camping trailer they pulled over the passes a few times a year

They never had a major claim. So the logic was simple

# THE PROTECTION REVIEW MINDSET

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find I just want to save money”

Of course not. You would want the right brakes for what you ask that truck to do.

Stopping on ice

Hauling over passes

Towing a toy hauler

Price still matters. But it is not the only thing that matters.

Performance matters. Fit matters.

Your protection should work the same way.

Each person across the Northwest has collected policies at different points in life

First renter’s policy in college

First auto policy right after high school

Home insurance when you bought in Tacoma or Boise

A business policy when you opened your shop in Spokane or Salem

A landlord policy when you turned your first house into a rental

Different agents

Different companies

Different years

Very few people have ever had anyone sit down and look at the whole picture.

That is what a protection strategy does

It takes the feeling of chaos off the table

And replaces it with a clear map

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### Why smart people still end up with gaps

Gaps in coverage do not only happen to people who are careless.

In fact they show up most often with people who are busy building a good life.

## CHAPTER 3

# THE MOST COMMON COVERAGE GAPS

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If you ask most people in Lacey or Missoula how their insurance looks, you tend to get the same answer

“We’re basically covered”

That was exactly how a couple from Lacey described their setup when we first spoke. They had auto, home, and a small life policy through work. Nothing fancy, but they felt responsible. Then a February windstorm rolled through the South Sound. Half the neighborhood lost shingles. A few trees came down.

Their roof was badly damaged, but not destroyed. They expected a headache, sure, but not a life lesson.

The claim adjuster came out, did the inspection, and then delivered the surprise. Their roof coverage limit was based on an old estimate from when they bought the house eight years earlier. Material and labor costs had climbed, and their policy had not kept up. The payout covered part of the repair, but not all. The “basically covered” feeling vanished in a week.

Or take the contractor in Missoula who thought his weekend fender bender wasn’t a big deal. He rear ended another driver on a snowy morning. No one left in an ambulance. But after MRIs, physical therapy, and lost work time, the medical bills and lost wages added up quickly. His state minimum auto liability limits evaporated in a blink. The injured driver’s attorney looked to his personal assets to make up the difference.

These are not people without insurance. They are not reckless. They did what most of us do bought a few policies, renewed them each year, and assumed things would work out if something went wrong.

The problem usually isn’t terrible insurance

It is the silent gaps where assumptions replaced understanding.

What follows is a walk through the most common blind spots for families and business owners in Washington, Oregon, Idaho, and Montana. As you read, you may recognize a few of your own. That does not mean you have done anything wrong. It simply means your coverage has likely grown in pieces, not as a coordinated plan.

The goal here is awareness and clarity not fear.

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### The quiet danger of low liability limits

In the Northwest, it is common to see auto policies with state minimum liability limits. On paper they look official. They satisfy the law. They keep the car on the road.

The issue is what happens when real life steps in.

Imagine a two car collision on I 5 near Olympia. You tap the brakes, traffic slows, someone looks at their phone for two seconds too long, and suddenly three vehicles are involved. Two adults and a teenager from

# THE MOST COMMON COVERAGE GAPS

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account.

Fast forward. Income has grown. Retirement accounts have started to build. Maybe there is a rental property, a business, or a healthy amount of equity in the home. But the liability limits never changed.

Liability limits are not just numbers on a page

They are the fence line around everything you have built.

When that fence is low, a single serious accident dog bite, slip and fall, auto injury can push past it and spill into your personal assets and future wages.

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### The home rebuild trap

Across Washington, Oregon, Idaho, and Montana, many homes are insured for the purchase price or mortgage amount, not true replacement cost. It's an easy mistake to make. You buy a house in Spokane in 2015 for 300,000. The lender requires insurance. A policy is put in place. Life moves on.

Then reality changes quietly in the background.

Lumber prices spike after wildfires. Labor costs jump. Building codes shift. Storms roll through the region and contractors are backed up for months. The cost to rebuild that same house in 2024 might be 35 to 50 percent higher than the original limit on the policy. But unless someone has gone back and adjusted the dwelling coverage, the numbers in the policy stay frozen in time.

I met a family in Spokane who discovered this the hard way after a kitchen fire spread through the main floor. The home wasn't a total loss, but the damage was extensive. When the rebuild estimate came in, the contractor's numbers were far above the dwelling limit they had lived with for nearly a decade. No one had ever suggested a full replacement cost review.

And it's not just the house itself.

In Idaho and Montana especially, it is common to see

- Shops and barns on acreage
- Detached garages
- RV or boat storage buildings
- Custom woodwork, tile, or finishes

These are often underinsured or simply forgotten. The main dwelling might be close to correct, but the outbuildings are listed at old values or tucked into blanket limits that would not come close to actual rebuild costs.

Then there are code upgrades. Older homes in places like Tacoma, Portland, or Butte often need electrical or

## CHAPTER 4

# HOME AND AUTO RISK CHECKUP

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In January a cold snap hit Western Washington. The kind that freezes everything solid for days.

A family in Lacey came home from a long weekend to find water pouring out the front door. A pipe in an upstairs bathroom had burst while they were gone. Ceilings caved in. Floors buckled. Furniture ruined.

They did what most of us would do. Called their insurance company thinking That is what we pay for We are covered

They were covered. But not the way they thought.

The burst pipe itself was covered. The cleanup company came out. The walls were opened up. Fans started humming.

Then came the second wave of bad news. The water had backed up through the drains and into the finished basement. Their policy had a very low limit for water backup. A few thousand dollars where they needed tens of thousands. What they assumed was all one big “water claim” was actually sliced up by definitions and sub limits.

They ended up paying a large chunk out of pocket. Not because they did anything wrong. Not because they skipped insurance. But because the fine print they had never really read did not match the home they were living in and the way they used it.

A similar thing played out after a windstorm in Montana.

A strong winter front rolled through outside Helena and dropped an enormous tree onto a family’s detached shop. Inside that shop sat a side by side ATV tools and a small woodworking business that helped pay the bills. The main home was fine. The shop was not.

The owners were confident. We have great insurance We are good

Until they learned that their “other structures” coverage the bucket that pays for detached buildings was capped at a low percentage of their main dwelling. Barely enough to repair the building. Almost nothing left for the contents. The tools that actually produced income were underinsured and in some cases not covered the way they assumed.

They did not discover the gap during a friendly phone call or a quiet Saturday. They discovered it standing in the snow next to a crushed building.

Most people do.

This is how coverage gaps usually show up. Not in theory. Not in a brochure. In real homes after real events when the stakes are highest.

When was the last time you actually read your home and auto policies front to back Not skimmed the first page with the premium and the agent’s name. The whole thing

# HOME AND AUTO RISK CHECKUP

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school

It is usually not your savings account. It is not your 401 k. It is not the neighbor's GoFundMe.

It is your home and auto policies.

If your financial life is a house those two policies are the concrete slab underneath. Cheap concrete feels fine right up until the earthquake hits. In the Northwest we understand earthquakes snow loads ice storms wind and fire in a way people in other parts of the country simply do not. The ground can literally move under you.

The question is not What is the cheapest policy I can get

The better question is Does the foundation under my life and business actually match the weight it is holding

To answer that you have to look beyond the first page of your policy.

Let's walk through the home side first in plain language.

### The home coverage checklist that goes deeper than the first page

Start with a simple idea.

Your home policy is not one bucket of money. It is several different buckets each with a job. If one bucket is too small it does not matter how full the others are.

Here are the main ones to understand and quickly check for yourself.

Dwelling coverage

This is the bucket that pays to rebuild or repair the structure of your home itself. Not what you originally paid for the house. Not what Zillow says it is worth. What it would cost to rebuild that structure today with current labor and materials in your area.

Building costs in our region have jumped in recent years. Lumber spikes in Idaho and Montana. Labor shortages around Seattle Portland and Boise. Rural areas where contractors are booked out for months.

If your dwelling coverage is still based on what it cost to build years ago or the purchase price from when the market was soft you may be quietly underinsured. A total loss after a fire or severe storm is the worst time to find out your coverage is 20 or 30 percent short.

Ask yourself

Has anyone actually recalculated what it would take to rebuild my home in the last few years Or have we just let it ride with small renewal increases

Other structures

## CHAPTER 5

# LIFE INSURANCE THAT FITS REAL LIFE

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Most people carry a quiet list of what if questions in the back of their mind

What if something happened to me before the house is paid off

What if my spouse had to do this alone

What if my business could not run without me

Then real life in Washington, Oregon, Idaho, and Montana kicks in

Kids need rides to practice

Calving season runs long

The job is short staffed again

Snow needs to be plowed before dawn

And life insurance becomes one more thing on the I will get to it later list.

A young family in Tacoma once told me their story. They had two small kids, a starter home, and a schedule that never slowed down. One night, after the kids finally went to sleep, they pulled out a laptop, answered ten quick questions, clicked a few boxes, and bought a policy in under ten minutes.

Done. Box checked. We are covered now.

Years later, when they sat down for a review, we pulled the actual numbers. If something had happened, their policy would have barely paid off their car and a few months of bills. The mortgage would still be there. Childcare would still be there. Groceries, health insurance, student loans, and everything else life demands would still be there.

They were not careless. They were busy. Like most people, they did not really know what their policy did. They just knew the draft hit their bank account every month, so it felt like they must be protected.

This is where many families and business owners in our area quietly stand today. A policy exists. A premium is paid. But no one has stress tested what that policy would actually do when life takes a hard turn.

Let us walk through the parts most people never get around to.

The myths that quietly leave people underprotected

There are a few beliefs that consistently show up in conversations across Yelm, Spokane, Portland, Boise, and every town in between. They sound reasonable. They are also the reason many people are badly underprotected or protected in the wrong way.

# LIFE INSURANCE THAT FITS REAL LIFE

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needs.

Some policies offer chronic illness or long term care style riders that can help if a serious health event makes it hard or impossible to work. Others build a cash value component that, when structured properly, can support long range planning. Think of it as creating an extra lever in your financial strategy, not a magic investment product, but one more tool if used correctly.

The key is not buying these features because an ad made them sound exciting. It is understanding how they actually work in your situation, with your goals and your budget.

Myth three

I am young and healthy I will buy it later

There is a reason this belief exists. When you are hiking Mt. Hood on the weekend, skiing Schweitzer in fresh powder, or running a growing side business in Bend, it is easy to feel like you have plenty of time.

Here is what most people do not see until it is too late.

Premiums are largely driven by age and health. For many people, rates shift noticeably after 40. Add one diagnosis high blood pressure, diabetes, a heart concern, a history of cancer in the family and that open door to preferred rates can slam shut.

I have sat across the table from 52 year old business owners in Yakima or Missoula who said I wish I had done this when I was 35. Back then they could have locked in higher coverage at lower rates, while their health was at its best. Waiting did not just make it more expensive. It limited their options.

The goal is not to scare you. It is to be honest about how the clock and your medical record affect your choices.

Once we clear away the myths, we can finally ask the only question that really matters.

Why does this money need to exist if you were gone

Instead of starting with product names or price quotes, start with purpose.

Ask yourself a simple question

If I were not here tomorrow, what would I want this money to make possible for the people and commitments I care about

Real answers sound like this

I want my kids to stay in the same school with the same friends

I want my spouse to have time to grieve and adjust, not rush into selling the house

I want my business to survive long enough to be sold the right way or passed down, not liquidated in a panic

## CHAPTER 6

# INCOME, DISABILITY, AND YOUR FUTURE

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Your income is the engine that makes everything else possible.

The roof over your head

The daycare bill that hits every month

The truck payment

The groceries

The ski passes and Little League fees

All of it depends on one thing

Your ability to earn a paycheck

Most people do not like thinking about what happens if that paycheck stops. So they do something that feels safer. They don't think about it at all.

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### When one fall shuts down the engine

Not long ago a young family from Lacey drove up to Crystal Mountain for a weekend ski trip.

He worked in construction management. She stayed home with their two kids and did some part time bookkeeping. Life was busy but good. The mortgage was current. The minivan was almost paid off. They had some money in savings and a 401k growing in the background.

On the second day of the trip he caught an edge on a patch of ice. One awkward twist one bad landing.

The result

A torn ACL and damaged ligaments. Surgery. Months of rehab. The kind of injury you do not just walk off.

His doctor told him

“No weight bearing for several weeks. Then restricted duty. No ladders. No long days on site. You are effectively out for at least six months.”

Suddenly it was not about the fall anymore. It was about the fallout.

The mortgage

# INCOME, DISABILITY, AND YOUR FUTURE

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savings or family”

Many people have the same quiet back up plan

“I have some savings. Worst case my family will help for a bit.”

Let’s walk that out.

Say you earn 80,000 a year. That is roughly 6,600 a month before taxes. If an illness injury or mental health issue takes you out of work for a year that is 80,000 of income that does not show up.

Now compare that to actual savings levels. Studies regularly show the typical American household has well under 10,000 saved. Many have far less. Some are starting from zero.

Take a family in Spokane. The husband runs a small HVAC business. The wife works part time at a clinic. He felt responsible. He had an emergency fund. He figured they were fine.

Then came the cancer diagnosis.

Chemo. Travel back and forth to treatment. Time completely off the job. He could not crawl through attics or lug equipment up stairs.

Four months later their emergency fund was gone. Not reduced. Gone.

They were not on vacation. They were not remodeling the house. The money was simply eaten by the same bills that had always been there

Mortgage

Truck payment

Food

Health insurance

And now medical deductibles on top of it

They turned to family for help. And family did what family does. Helped where they could. But that kind of support can only stretch so far and it carries a weight on both sides. Pride gets bruised. Tension shows up in conversations. People feel stuck between love and their own financial limits.

That is when many families realize the old plan

“We will dip into savings or ask for help”

was not actually a plan.

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## CHAPTER 7

# SMALL BUSINESS RISK WAKE UP CALL

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The snow had started falling sideways by midafternoon in Yelm.

You know the kind of storm the kind that makes the hardware store busy and the coffee shop packed.

Down on Main Street a local contractor we'll call Mike ducked into a café between job sites. He had been in business for years. Three trucks. Five employees. Nothing fancy but steady work. People knew his logo. He had done half the decks in town.

That morning one of his guys had slid through an icy intersection in a pickup and tapped the back of a newer SUV. Nobody was hurt. The damage seemed minor. They traded information shook hands. Annoying sure but nothing life changing.

Two weeks later the letter arrived.

The SUV turned out to belong to a real estate broker. Neck and back injury. Time off work. Physical therapy. Lost income claim. Her attorney was asking for far more than “a little bumper work.”

That was bad enough.

What made it terrifying was what came next.

The adjuster explained that the truck was insured on Mike's personal auto policy. Not a commercial one. He had always “meant” to switch it over once business really took off. His personal policy had a business use exclusion. The claim was being reviewed for denial.

In that moment the question was not How do I fix a dented bumper

It was Would my business survive this kind of surprise

If you own a shop in Missoula a coffee stand in Spokane a small farm near Kalispell or a crew that travels from job to job across Oregon or Idaho that question applies to you too.

Because here is what happens in the real world across Washington Oregon Idaho and Montana

Most small business owners are spinning a lot of plates

Payroll. Hiring. Keeping good people.

Suppliers changing prices. Fuel going up and down.

Customers wanting more for less and faster.

Taxes permits licenses.

Oh and try to get home in time to see a kid's game or have dinner that is not from a drive thru.

# SMALL BUSINESS RISK WAKE UP CALL

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like proof of good protection. But all it really proved was

You have been fortunate so far.

And fortune is not a strategy.

Everyday blind spots that quietly grow into big problems

Most small businesses in the Northwest share a set of common risks. They do not wear neon signs. They look ordinary. Almost boring. Which is exactly why they get overlooked.

Think about a few of these

Digital money and small screens

You might not think of your salon in Boise your food truck in Tacoma or your equipment rental shop in Helena as “cyber targets.” But if you

Take cards

Store customer info

Use online bookings

Run a point of sale system

Or receive payments through an app

then you are sitting on cyber and payment risk whether you want it or not.

One hacked email.

One malware infected laptop.

One payment processor issue.

Suddenly the question is Who is responsible for those losses and notifications

In many basic policies cyber related losses are limited or excluded entirely.

Advice versus action

Maybe you are an IT consultant in Bend a design contractor in Missoula or a construction manager based in Yakima. Part of what people pay you for is your advice your plan your blueprint.

Most folks think General liability has me covered. That protects me if something goes wrong.

It often covers bodily injury or property damage from your operations. But if a client follows your recommendation and it causes them a purely financial loss that is not always covered unless you have the

# LIABILITY, LAWSUITS, AND LIMITS

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The knock on the door came on a rainy Tuesday in Lacey

A delivery driver was dropping off a package nothing dramatic no flashing lights no emergency scene Just a quiet cul de sac and the sound of shoes on a front porch

The homeowner's dog usually friendly got startled when the door opened The dog lunged the driver fell backward and in the scramble the dog snapped and bit the driver's forearm Hard

The homeowner rushed out towels apologies a drive to urgent care The driver said they were fine a bit shaken but okay

Then the bills started arriving

Urgent care turned into a referral to a specialist The bite had gone deeper than it looked There were stitches antibiotics follow up visits Then physical therapy Because the driver's job required lifting packages that arm had to fully recover or they were out of work

Within a few months what started as "I'm so sorry my dog has never done that before" turned into

- Medical bills
- Lost wages
- Pain and suffering calculations from the driver's attorney

The homeowner's liability limit on their policy looked decent at first glance Enough to cover the early medical bills But the total claim crossed six figures faster than anyone expected and there was nothing left for lost wages or non medical damages

The insurance company eventually tendered the full limit That sounded good but it also meant anything beyond that number was now the homeowner's problem Their savings their home equity even part of their future income were suddenly on the table

This did not happen in a courtroom drama It happened in an ordinary Washington neighborhood to someone who would have sworn they "had good insurance"

In the Pacific Northwest this kind of thing is becoming more common not less Medical costs in Washington Oregon Idaho and Montana keep rising Attorney fees follow close behind Everyday incidents that used to be thirty or forty thousand dollars now push into the hundred thousand dollar range or more especially when you add

- ER visit
- Imaging and tests

# LIABILITY, LAWSUITS, AND LIMITS

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dinner A guest slips on icy steps and fractures a wrist or worse a hip The medical bills begin and so do the questions That is liability

In all of these cases the real concern is not only the immediate bill It is what happens if the total cost of the claim is more than what your policy is set up to handle

Liability exists to build a wall between your life savings and the financial fallout of an accident or allegation It protects future choices whether that is paying for college keeping a rental property or retiring on your schedule instead of a plaintiff's

### How everyday claims outgrow standard limits

You do not need a catastrophic event to hit six figures Let's walk through a simple Oregon auto accident with realistic numbers

You are driving near Salem on a wet morning Three car chain reaction You are found at fault Three people are injured

Even modest injuries can stack up quickly

Per injured person

- Ambulance and initial ER visit 3 000 to 5 000
- Imaging X rays MRI 2 000 to 4 000
- Follow up appointments 1 500 to 3 000
- Physical therapy 3 000 to 6 000
- Possible minor surgery 15 000 to 30 000

Let's stay conservative and say each person ends up with 30 000 in total medical related costs That's 90 000 for three people

Then add

- Lost wages if someone misses weeks or months of work
- Follow up care
- An attorney on the other side who adds pain and suffering to the demand

Quite often the total claim can climb into the 150 000 to 250 000 range or higher even when the injuries are not life changing

Now look at some common auto liability limits

- 100 000 per person / 300 000 per accident

## CHAPTER 9

# WHEN YOUR POLICY GETS TESTED

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On the quiet days, every policy looks fine.

The premium gets paid.

The cards sit in the glovebox.

The paper copy lands in a drawer.

The real story shows up on claim day.

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### A TALE OF TWO BURST PIPES

In Yelm, a family came home from a weekend in Ocean Shores to the sound no homeowner ever wants to hear

dripping.

A supply line under the kitchen sink had burst sometime Saturday night. By Sunday, water had soaked the cabinets, run into the subfloor, and crept toward the living room.

They did what most people do.

Towels. Bucket. Panic.

Then they called their agent. We walked through the basics

Shut the water off

Stop the damage from getting worse

Take pictures

Call this mitigation company

Their homeowners policy treated that burst pipe as sudden and accidental. The water damage to floors, cabinets, and drywall was covered. The pipe itself was inexpensive to replace. The biggest cost was the mess.

Over the next few weeks, a mitigation crew dried everything out, removed soggy materials, and rebuilt. It was disruptive and frustrating, but the family was financially intact. They paid their deductible and moved on.

Same month, different town.

# WHEN YOUR POLICY GETS TESTED

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claim as a simple three step process

Bad thing happens

You call a number

Check shows up

In reality, it looks more like this

Something happens

You report the claim

An adjuster is assigned

The adjuster investigates

The policy language is applied to the facts

A decision is made

Payment is issued or the claim is denied or partially paid

Take a car accident on I 5 near Olympia.

You are driving south, traffic is heavy but moving. A car in front slams on the brakes. You hit them. You are sure it was not your fault. "They stopped out of nowhere."

You call in the claim convinced it will be simple.

The adjuster's job is not to take your word for it.

They ask questions

Who was driving

Were there any passengers

Was the vehicle being used for business

Are you doing deliveries

Do you have a rideshare app active even if you had not accepted a ride yet

They collect

Your statement

## CHAPTER 10

# MULTI STATE CHALLENGES AND MYTHS

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You can cross a state line in the Northwest without even thinking about it

One minute you are grabbing coffee in Vancouver on the Washington side

Twenty minutes later you are at your office in downtown Portland

It feels like one big shared neighborhood

Or maybe you are a contractor out of Spokane who takes a framing job in Coeur d'Alene then drives over to Missoula for a larger commercial project

Or you own a small shop in Bozeman but your products ship into Washington and Oregon every week

Life flows across those borders

Your work does

Your kids do

Your toys definitely do

So it is completely natural to assume something like

“If I am covered in one state I am covered everywhere”

That is the moment where a lot of people in Washington Oregon Idaho and Montana quietly pick up risk they never meant to take on

Because the map in our heads does not match the way insurance contracts are actually written

How state lines quietly change the rules

Insurance policies are legal contracts

And legal contracts live inside legal environments

Washington has its own liability laws and court tendencies

Oregon has its own

Idaho and Montana have theirs

Same rain same mountains same Costco runs

Very different when it comes to what happens after an accident or a lawsuit

# MULTI STATE CHALLENGES AND MYTHS

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year

Which property is truly your primary residence

All of that can impact how claims are paid

There was a retired couple who split their time between Spokane and a place on Flathead Lake

When they first bought the lake house they used it a few weekends a year

Over time they found themselves there most of the summer and part of the spring and fall

In their minds Spokane was still “home”

In reality their lives had shifted

During a review their agent noticed the policy that was supposed to be on their primary home was still sitting on the Spokane address

The Montana property was listed as secondary even though they were living there longer and keeping more of their valuables on site

If there had been a major fire or liability claim the mismatch between how they were actually living and how the policy was written could have made things complicated fast

They did not do anything wrong on purpose

Life just changed quietly and the paperwork never caught up

That is the sneaky part

Your habits drift

Your coverage stays frozen at the moment the policy was written

Everyday cross border driving that looks harmless

You see it every day on I-5 I-205 I-90 and Highway 95

You live in Washington and commute to Oregon

Your college age daughter takes a car registered in Idaho and moves to school in Portland

Your son goes to WSU but his car is still insured at your Montana address

From the outside it looks like normal Northwest life

From the contract side a few key questions suddenly matter

## CHAPTER 11

# YOUR PERSONALIZED PROTECTION KIT

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Imagine spreading every policy you have out on the dining room table.

Auto. Home. Renters. Life. That old business policy you think is still active. The one your HR department gave you when you started your job. Maybe a membership card or two that “includes some kind of coverage.”

It feels like digging through a junk drawer. You know there are important things in there, but you cannot see how any of it works together.

That is where a true Protection Kit comes in. Not a stack of policies. A checklist. A game plan. A simple way to see your whole picture on a page or two so you can finally make smart, confident decisions.

Think about packing for a serious hike in the Cascades or Glacier National Park. You do not walk into REI and buy one of everything. You look at your route, the forecast, your fitness level, and you pack what fits the actual trip.

Enough water. The right layers. A map or GPS. A good first aid kit. Maybe trekking poles if you are hitting elevation.

Your Protection Kit should work the same way. Not everything the insurance world sells. Only what fits your real life and business, right now.

This chapter is about building that kit. A simple, personal map you can use with any advisor and especially during a review. It is about clarity and control, not buying more stuff.

A Spokane family once came to my office with six overstuffed folders. Policies, renewal notices, old quotes, random mail. They felt responsible because they kept everything. They also felt completely lost.

We spent an hour pulling out just the key details and laying them out on one page.

Here is your home. Here are your autos. Here is your life and disability. Here is your business. Here is what is missing.

They looked at the single sheet and the husband said “I finally understand our coverage. We have been staring at these folders for years and I never saw this picture.”

That is what this chapter aims to help you create for yourself.

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### The three layers of a solid Protection Kit

Think of your Protection Kit as a three level structure.

First layer everyday risks

# YOUR PERSONALIZED PROTECTION KIT

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notebook, or a basic spreadsheet. Across the top, write

Who are we

What do we own

What do we owe

Where do we live and work

How do we earn our income

Under those questions, jot down

- Family members and ages
- Occupations and how you earn income
- Income sources salary, self employment, rental income, side gigs
- Key assets homes, rentals, vehicles, savings, retirement accounts, business ownership
- Debts mortgages, HELOCs, student loans, business loans, credit cards
- Locations Washington, Oregon, Idaho, Montana where you live, own property, or regularly work

Why does this matter so much

Because each of these details changes your risk.

A Bozeman rental has different exposures than a Yelm primary home. A self employed electrician in Spokane carries very different risk than a school teacher in Eugene. A family in Missoula with three kids under ten has a different need for income protection than a retired couple in Coeur d'Alene.

Take a moment to be honest with yourself on paper

- Do you rely on one main income
- Do you own “toys” like boats, side by sides, snowmobiles, or campers
- Do you help support aging parents or an adult child
- Do you rent out a basement unit or a cabin on the side

I met a couple in Missoula who felt like they were in good shape. They had a home policy, auto, and a life policy through work. On paper, everything “looked fine.”

We mapped their situation on a single page

## CHAPTER 12

# NEXT STEP BOOK YOUR REVIEW CALL

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You have covered a lot of ground already

You have thought through home and auto

Life and income

Business and liability

If you are thinking something like

“I had no idea there was this much to consider”

you are in very good company.

A few years ago a couple from Yelm sat in my office with a stack of policies in a grocery bag. They were both successful and organized in most areas of life. But when it came to their protection setup they admitted

“We just sort of added things over the years. This is the first time anyone has walked us through how it all actually connects.”

By the end of the process they said the same words I hear over and over

“I wish we had done this years earlier.”

This chapter is about taking that feeling

the mix of relief and uncertainty you might be sensing right now

and turning it into clarity without pressure.

Feeling unsure is normal not a red flag

Most people in Washington, Oregon, Idaho, and Montana walk around with the same quiet doubts

“I think I am covered but I am not totally sure.”

“I got these policies years ago. I assume they are fine.”

“My agent was nice. I trusted they set things up correctly.”

Take a family in Lacey as an example. Two kids. Busy jobs. Sports practices four nights a week. They had home and auto insurance with one company and a life policy from a work friend who sold insurance on the side. On paper everything looked handled.

Then a pipe broke while they were away for a weekend tournament in Yakima. The water damage

# NEXT STEP BOOK YOUR REVIEW CALL

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finally comes together. Instead of juggling random policies you start seeing one clear picture of how everything works together around your real risks and your real life.

What the Protection Review Call is and what it is not

This is important so let us make it crystal clear.

The Protection Review Call is a structured conversation.

It is not a sales ambush.

You will not be backed into a corner or pushed into decisions on the spot. You will not be rapid fired with product pitches. That is not how we work at Birkenbuel Insurance Agency.

Here is what actually happens in plain language

We review what you have

You bring whatever you can

auto declarations

homeowners or renters

umbrella

life

disability

business packages

workers comp if you have it.

If you are a farmer in Montana or a logger in Idaho we look at those policies too.

If you are a tech professional in Seattle with stock options and remote work arrangements we include that as well.

We clarify what you need

We talk about your real life

How you use your vehicles

How often you drive over Snoqualmie or Lookout Pass

Whether you rent your Bend or Whitefish cabin on Airbnb