



Is a Vacation Rental Vehicle Covered By My Automobile Policy?

Usually, but not always, is a good answer. Our recommendation is to check with us before going on vacation so that we can discuss all of the fine details that may impact coverage. Making the decision at the rental counter without being educated on the issue could be an expensive mistake. Here are some basic tips:

- ◆ Policy language on this issue may vary between insurance carriers.
- ◆ Some policies may limit the number of consecutive days they will cover a rental car.
- ◆ Some insurers do not extend coverage to policyholders when they drive in a foreign country.
- ◆ If your auto policy does cover the rental vehicle, be certain your coverages with us are adequate. If not, upgrade them before you leave town.
- ◆ Some credit card companies may supply very limited coverages if you use their card to rent the vehicle. Call them and get the facts.



- ◆ When in doubt, buy the coverage offered by the car rental company. Better safe than sorry.

One of the benefits of doing business with our agency is that the customer service team is trained to handle personal insurance questions like this and others. Contact us by phone or visit in person. We enjoy providing top notch service to our customers.

Stay Awake and Stay Alive

Surveys show that 37% of drivers say they have fallen asleep at the wheel at least once in their driving career. That represents a lot of dangerous drivers on the road. In fact, some experts believe that sleepy drivers represent as much of a risk on the road as drunk drivers. National statistics show police completing about 100,000 vehicle accident reports due to driver fatigue. So how does one prevent falling asleep at the wheel? Here are some tips from safety experts:

- ⇒ Most fatigue related accidents happen between 12AM and 6AM. An obvious solution is not to drive during those times. Our natural body clock kicks in, and sleep is hard to fight.
- ⇒ Keep an eye on younger drivers in the family.

Drivers under the age of 30 are four times more likely to be involved in a fatigue related accident. This is due to inexperience and a lack of education on the perils of late night driving.

- ⇒ Take a nap if tired. Playing the radio loud and rolling down the windows has little or no impact if a driver is truly sleepy.
- ⇒ Caffeine helps, but it takes a half an hour to kick in. It wears off fast, and may give a tired driver a false sense of recovery.

Few trips can be worth taking such a risk. If tired while traveling late, pull over and enjoy a good nights rest at a hotel. Stay safe and enjoy your summer travels.

Personal Insurance Questions and Answers

Q My son just graduated from school, and has moved into his first apartment. Are any of his personal belongings still covered under our homeowners policy?

A Once your graduate has rented an apartment, your homeowners policy will no longer cover

their personal belongings. He will need a stand alone insurance policy.

We can help with this, along with an automobile policy. Have him give us a call. We enjoy the opportunity to insure the next generation!

Tips to Avoid Summer Lightning

Summer is time for lots of outdoor activity. Along with the fun of being outdoors comes a need to be aware of lightning risks. While thunderstorms are visually obvious weather events, accompanying lightning can catch even the most seasoned outdoors person off guard. Lightning can strike as far away as 10 miles from a thunderstorm. If close to shelter, seek cover in a building. While indoors, avoid corded phones and any device plugged into an electrical outlet. If far from a building, take shelter in a hard-topped motor vehicle. The metal shell will conduct the electrical charge around the metal cage into the

ground. Stay seated in the vehicle, keeping hands away from metal knobs and portable electrical devices. Wait 30 minutes after the last clap of thunder before resuming outdoor activities.

Lightning strikes can surprise anyone. So can accidents involving a home and auto. Be sure your insurance policy limits are adequate to handle a significant accident and related loss. If unsure, contact a customer service representative at our agency to for a no-obligation review of your current policies.

Start Your Estate Planning This Summer!

The lazy days of summer offer a great opportunity to finally start the basics of an estate plan. Waiting too long could lead to an improper disposition of assets on your death. An improper disposition of assets takes many forms. It occurs when the wrong asset goes to the wrong person in the wrong manner at the wrong time. Lack of a formal written estate plan on your death can find beneficiaries confused and unprepared. And perhaps subject to substantial taxes that could have been avoided with proper planning.

Where to start? Our community has many qualified

lawyers and accountants to begin the process. If needed, we can help with referrals. Since life insurance will play a big part in funding most estate plans, also visit with us personally to explore life insurance options. If you already have some policies in place, bring them with you. We'll provide a free review of them. Term life policy prices have dropped significantly in the past few years. We may be able to save you a lot of money. So make an appointment to visit with us this summer to begin this very important process.

Remove Unsafe Trees on Your Property Now!



Our community is subject to its fair share of storms during the course of the year. Storms create falling trees and limbs which can damage roofs, break windows and injure family members. Reduce your risk of such a tragedy by inspecting the trees on your property now. Here are some inspection tips:

- ❑ Look for tree limbs too close to electrical wires. Broken wires in a storm are a significant hazard.

- ❑ Beware of hollow or decayed areas on the trunk or main limbs. This weakened area could snap under pressure.
- ❑ Tight, V-shaped forks are more prone to failure in a storm than U-shaped ones.

If you are uncomfortable with the health or safety of a tree after inspection, contact a qualified tree professional for advice. Your first choice should be a bonded, licensed and insured arborist. Ask for references.

Also be certain that your insurance policy has the proper coverages and adequate limits to cover damages from falling trees and limbs. When in doubt, contact one of our customer service representatives. If we only insure your personal vehicle, consider moving your homeowners policy to our agency. Insurance carriers offer account discounts when you place both your auto and home with the same company. We may be able to save you money with this and other techniques available to customers of our agency.

Pay Insurance Premiums Online or By Mail



To reduce the risk of having a policy lapse or cancel, pay the premiums promptly. Invoices from your insurance carrier come with pre-addressed envelopes. Pay the invoice using a check or money order and use the envelope provided. To really save time (and a stamp), go online to your insurance carrier's website and pay by credit card. With the high price of gasoline, using the mail or internet represents two cost effective ways to pay insurance premiums.

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