



Safety Tips for Summer Grilling



The cooking appliance of choice when warm weather arrives is the grill. Before firing up the gas or charcoal grill, consider the fact that U.S. fire departments respond to an average of 7,900 grill related home fires a year that caused personal injuries and substantial property damage. Here are a few safety tips for our clients on how to avoid grill

related fires that could cause family injuries and property damage:

- Propane and charcoal grills should be used outdoors.
- Place the grill far from your home, decks railings and out from under building eaves.
- Keep children and pets away from the grill area.
- Keep grills clean by removing grease or fat buildup in the fire box.
- Never leave a lit grill unattended.
- Test gas grills annually for leaks and tubing integrity.
- To start a charcoal grill, only use charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to an active charcoal fire.
- Keep charcoal fluid out of the reach of children.
- When finished with a charcoal grill, let the coals cool completely before disposing of them in a metal container.

While entertaining family and friends this summer, ask them if they would like to receive our newsletter. Have them call or email us to be added to our mailing list!

Does Your Homeowners Policy Have Adequate Jewelry Limits?

The value of gold has appreciated nearly 200% over the past five years. Are your gold jewelry and precious possessions adequately covered against theft or loss? Perhaps not, since most homeowner policies have set limits on jewelry and other precious metal holdings. Some limits for a covered theft may be as low as \$1,000. The solution? We recommend that you perform a quick inventory and estimate the value of your jewelry holdings. Then contact a customer service representative to compare estimated values against your current policy limits. If unsure of the value of the holdings, contact a

reputable jeweler in the neighborhood for an appraisal. Single jewelry items in excess of \$50,000 often require an appraisal to obtain coverage with certain insurers.

If it proves that your jewelry holdings are underinsured, we can offer cost-effective solutions which typically take the form of an endorsement or separate policy. Such policies often provide broader limits and expanded coverage. Don't wait until your valuables are lost or stolen to discover that they are underinsured.

Reducing Personal Watercraft Coverages & Limits May be a Costly Mistake



In tough economic times, personal watercraft (PWC) owners may be inclined to reduce boat coverages and/or limits to lower premiums. However, modifying or dropping coverages without obtaining adequate advice on the

subject from a customer service representative at our agency may prove to be a costly financial mistake. Don't make this decision alone, or opt to cancel a policy (by not paying the premium) without sound advice from our sales and service staff. PWC owners should know that we stand ready at any time to review their policy for potential cost savings. For example, PWC owners may receive discounts for completing approved boating safety courses. Below are some common mistakes made by watercraft owners looking to save money:

► **Completely Dropping Coverage:** PWC insurance covers a lot more than just the watercraft. It may cover injuries, environmental clean-up (e.g. fuel spills), wreckage removal and, most importantly, liability coverage. Injuring

someone with your PWC could trigger litigation. If found guilty, you may have to pay a significant dollar amount in a settlement or judgement. A large, uninsured loss could bankrupt you financially.

- **Minimum Limits:** As noted above, one of the most important coverages to carry on a PWC is liability coverage. Consult with us for trusted advice on the adequate liability limits to carry. Other coverages and limits are important too.
- **Choosing the Wrong Insurance Carrier:** Not all insurance carriers are equal. Avoid calling a direct writer who will only offer you coverage from their company. As an independent insurance agent, we have access to multiple insurance carriers. We can seek the best combination of price and coverage to meet your budget. We would also seek a carrier with a strong financial rating and great claim service.

Don't be "sunk" when you have a claim and discover that you are inadequately insured for the loss. Let's talk now and collaborate on the best coverages at the lowest cost for all of your watercraft. Call, visit or email us today with your questions.

Are You Familiar with Basic Personal Automobile Policy Coverages?

If not, contact us for a prompt, professional review of all your personal automobile insurance policy coverages. We'll identify potential gaps in coverages, and may be able to offer money saving tips to reduce premiums. Note that personal automobile insurance combines different types of coverages that provide financial protection for a vehicle and its occupants in a variety of driving circumstances. Take the time to review your current policy to insure that current coverage selections and limits are up-to-date. Here are some tips on key coverages:

COLLISION AND COMPREHENSIVE – These provide coverage to repair or replace a vehicle if it is damaged or stolen. Deductibles begin at \$50 and go as high as \$1,000. Higher deductibles can reduce premiums.

LIABILITY – This coverage compensates other people for bodily injury and property damage if your driver is responsible for an accident. Minimum limits are prescribed in most states. However, our agency does not recommend that

consumers choose minimum limits, as they are inadequate. In today's litigious society, high limits are necessary.



UNINSURED/UNDERINSURED – Like liability coverage, we recommend that our customers have above average limits in these categories. They provide coverage in the event you are seriously injured by a driver with low liability limits or no coverage at all.

Busy consumers often don't have the time or expertise to stay abreast of proper vehicle coverages and limits. That's why you have a policy with our agency. As a local independent agent, we are available in person, by phone or email. As your trusted insurance advisor, personalized service is our trademark. So review your current automobile policy and call us for a thorough policy review.

Condominium Owners Often Need Additional Insurance Coverages

While basic residential condominium policies provide good insurance protection, there are some optional coverages you may wish to consider purchasing. We advise that you review your current condo policy and discuss these possible options with a customer service representative. Some of the options are:

❖ **Broadened Coverage for Contents:**

Provides "all-risk" protection for your possessions. This means that your personal property is covered in most situations, regardless of the cause of loss.

❖ **Valuable Items:** Provides higher limits and worldwide protection for special property such as jewelry, silverware, fine art, furs, cameras, firearms, musical instruments and home

computers for an extended variety of losses.

❖ **Coverage for Other Structures:** You may own other structures that are not part of the basic condo unit (such as a carport, detached garage or storage shed). If these structures are not considered to be common property, they are not covered under your association's master policy.

Our full service insurance agency can accommodate all of your condominium needs. In addition to residential condominium coverages, our agency can provide commercial coverages for the association's master policy. If you serve on your condominium's Board of Directors, contact us for a no-obligation review of all the association's insurance needs.

Does Your Homeowners Policy Have Replacement Cost Coverage?

Not sure? Give us a call and we will review your policy. When advising customers about homeowners insurance, our sales and service staff will emphasize the importance of carrying replacement cost coverage. Should one suffer a property loss and submit a claim, replacement cost coverage would insure payment in the amount needed to replace a totally damaged item with one of like kind and quality. This differs from standard language in most homeowners policies, where appropriate

depreciation is applied to property damaged in a loss. For example, a refrigerator damaged in a fire may be estimated to last 20 years. Theoretically, a five year old refrigerator has depreciated 25%. Such a deduction would be applied in the event of a claim.

Replacement cost coverage is affordable, and a smart investment for those who keep their furnishings and home in good condition.

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