



A Message from Dennis

What can you say after this winter? Was it cold enough for you? Do you think we'll skip spring and jump to summer? Think we'll have a drought this year?

Well, it certainly was a winter to talk about, and we'll be talking about this one for years. We can now tell our children and our grandchildren how this winter was like the old days — like the Blizzard of '78 (for those of us old enough to remember that one).

Thankfully (yup, thankfully . . . this New Englander likes to flip things around to the positive side) the snow was fluffy, at least for most of the winter, and so power outages were at a minimum across the state. Yet, the accumulating snow did leave over 100,000 homeowners and businesses with property damage due to ice dams and caving roofs. And if you do experience any property damage, remember that the team at The McCurdy Group is here to help you with your insurance claims.

For all of us at The McCurdy Group, I wish you a warm spring, with gentle April showers and beautiful May flowers. And remember, when you start whining about the hot and humid weather in July, think back to winter.

Have a fun and be safe.

Dennis

Protecting Your House From Mold

The heavy snow around foundations and ice dam buildup resulted in water leaking into many attics, rooms, and basements. This type of damage can often lead to mold.

Caught early, mold can usually be removed by a thorough cleaning with bleach and water. To prevent mold from re-growing, however, it is essential that the source of the moisture be eliminated and the affected area properly dried, cleaned, and if necessary, replaced. Also, remember to bag and dispose of any material with moldy residue such as rags, paper or debris.



Mold, like rot and insect infestation, is generally not covered by a homeowners insurance policy. Standard homeowners policies provide coverage for disasters that are sudden and accidental. They are not

designed to cover the cost of cleaning and maintaining a home. If, however, mold is the direct result of a covered peril such as a burst pipe or ice dams, there could be coverage for the cost of eliminating the mold.

To help prevent the growth of mold in your home, the Insurance Information Institute suggests the following:

- Properly dry or remove soaked carpets, padding and upholstery within 24-48 hours after a flood to prevent mold growth. Anything that can't be properly dried should be discarded.
- Remove standing water as quickly as possible. Standing water is a breeding ground for microorganisms, which can become airborne and inhaled.
- Wash and disinfect all areas that have been flooded. This includes walls, floors, closets, shelves, as well as heating and air-conditioning systems.

If you have any questions regarding mold and homeowners insurance, call The McCurdy Group 508-347-9343. We can also provide the name of an expert in mold-remediation.

ATV Insurance and Safety

I think most agree the winter of 2014 made itself known in the end. It started off so mild (remember the green Christmas?) and then WHAM! So let's not only Think Spring, let's Think SUMMER and off-road explorations on All Terrain Vehicles (ATVs).

While there is no law requiring anyone to purchase any insurance on your off-road recreational vehicle, it is prudent to consider coverage to protect not only your investment in your off-road recreational vehicle, but to protect you from any costs you may be liable for from the use of your vehicle.

Your automobile policy may provide coverage for your cars, trucks or motorcycles that have been registered with the Registry of Motor Vehicles, however the standard policy does not cover off-road recreational vehicles such as unregistered trail bikes, all-terrain vehicles, dune buggies, go-carts, and snowmobiles. ATVs and off-road bikes are not specifically covered under either your automobile or home insurance and you may need coverage in a special policy or as an endorsement to your existing automobile or home insurance.



ATV Insurance Basics

ATV's can cause injury and/or major damage, that's why carrying liability insurance on your ATV is vital. Liability coverage protects you when the operator of your ATV is responsible for an ATV-related incident/accident.

If your ATV is involved in a collision, is stolen or damaged due to weather, physical damage coverage

on your ATV policy would be compensated for these damages so you don't have to pay out of pocket to repair or replace your ATV.

ATV Safety Practices

Many common injuries can be prevented with the use of proper protective equipment. ATV manufacturers recommend wearing a DOT-approved helmet, protective eyewear, gloves, knee/shin guards and suitable riding boots for all riding conditions.

- Proper tires (suited to a particular terrain) can also play a vital role in preventing injuries. Always maintain the recommended tire pressure. Be sure that all tires are inflated to proper pressure. Check that tires on the left side of your ATV are inflated to the same pressure as the corresponding tires on the right side.
- Always keep both hands on the handlebars and both feet on the footrests of your ATV during operation. Removing even one hand or foot can reduce your ability to control the ATV, or could cause you to lose your balance and fall off.
- Climbing hills improperly could cause loss of control or cause the ATV to overturn. Some hills may be too steep for your abilities. Use your common sense. If the hill you are approaching looks too steep, it probably is. Never ride past the limit of your visibility; if you cannot see what is on or over the crest of a hill, slow down until you have a clear view.
- Going downhill: Choose a downhill path as straight as possible, and with a minimum of obstacles. Shift your weight to the rear and use a low gear.
- Don't Ride Alone: Always make a plan before you ride. Tell someone where you are going and when you expect to be back. Ride in a group of two or more. Each rider should be responsible for keeping track of one of the others. It's called the "buddy system" and it's good insurance on any ride.

Why Collision Coverage Is Vital and Valuable to You – Part Two

As we mentioned in the last newsletter, understanding insurance coverage can be a bit overwhelming for the typical consumer, so we're going to tackle some situations where collision coverage is as vital and as valuable to you as is liability coverage.

Other person has little or no insurance: Many people are choosing to purchase coverage online, but are they buying enough coverage to pay for their damages? The Massachusetts minimum property damage coverage is \$5,000. This means that if someone totals your \$25,000 vehicle, and they have the minimum limit for property damage, you'll most likely have to take them to small claims court to get the rest of your money. In the meantime, you'll have to find a way to replace your \$25,000 vehicle with \$5,000.

DOR check: If you are putting in a claim for damages to your vehicle through the at fault party's insurance company directly, they must first run your social security number through the Department of Revenue to see if you have any outstanding debt. If you owe back child support, the money you should be getting for the damages to your vehicle will instead go toward your debt.

Multi Level Tiering: Since the introduction of managed competition for auto insurance in Massachusetts in 2008 most, if not all, insurance companies use many levels of tiering to rate your auto policy. Not carrying collision coverage can actually increase the rates for the other coverages on your policy. Some carriers can (and do) actually deny writing or renewing your policy because you do not carry physical damage coverage to your vehicle. In the end, you're going to pay more for less.

Accidents Happen: I've seen more than my fair share of safe drivers have an accident after 30+ years of being incident free. Inclement weather, a poorly lit road in an unfamiliar area can cause the safest of drivers to have an accident. If you swerve to avoid hitting a stationary object in the road and you hit a telephone pole, you'll be responsible for the damage to the pole *and* your vehicle. People can be safe drivers and still have an accident.

So, the next time you think about coverages for your vehicle, ask yourself these questions: What would I do if I didn't have my car tomorrow? Could I manage to be without it for more than a few days? If you aren't sure of the answers, give Kim Faucher a call at 508-347-9343 today!

Winter Weather Damage What You Should Do Now

✓ **Hire a licensed contractor to look for structural damage.** If damage is discovered, have it repaired now. Also, ask about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent flood damage to your home and belongings.

✓ **Check pipes.** Look closely for cracks and leaks and have the pipes repaired immediately.

✓ **Trim trees and remove dead branches.**



Ice, snow and wind could cause weak trees or branches to break and damage your home or car, or injure someone walking by your property.

Remember: The team at The McCurdy Group is here to help. Call us today to ensure that you have the proper coverage to protect against winter weather catastrophes.

Like Us on Facebook

Did you know that The McCurdy Group has a Facebook page? Each week we post a blog entry that keeps you up-to-date on various insurance topics – with some surprises thrown in. Find us at: <https://www.facebook.com/McCurdyInsurance>.

In the future, we'll post occasional contests and special offers. LIKE us, and you'll be well connected!

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Save the Date
The McCurdy Group
Has Plenty to Celebrate!

January was an exciting month for The McCurdy Group. We moved into our new office building located at 212 Main Street (Route 131) in Sturbridge, and on January 1, the Agency celebrated its 40th year in business!

I hope you'll join us on May 8th at 4:00 p.m. for the official ribbon cutting of the new office and the celebration of our 40th year serving our local communities. There will be food, beverages, local celebrities, raffles, and other surprises!

So mark your calendar and join us on May 8th!



~ Dennis