



A Message from Dennis

Happy Everything! How's that for political correctness!

Every January during our first agency meeting of the year, I tell the staff, "I can guarantee you that this year we will pay claims, hundreds of claims totaling millions of dollars. I just can't tell you for whom. This is why we have to ensure that everyone we insure has the right coverage."

As I tell the staff, I don't know who will have a claim; I only know that some people will file one. It's not that they are careless; accidents happen. And accidents often happen to the people with pristine driving records who diverted their attention for just one second, perhaps while adjusting the radio or heater knob.

Hey, let's be real. Who likes spending money for insurance, well, beside me? Most people don't . . . until, that is, something happens — a tornado, fire, serious car accident. That's why our goal is that all our customers have sufficient coverage.

So, now that I have depressed you, I do hope you have a happy New Year. Please, be SAFE. And most of all, thank you so very much trusting us, and for being a part of our family at The McCurdy Group.

~ **Dennis**

Be Prepared to Stay Safe This Winter

Although winter comes as no surprise, many of us are not ready for its arrival. If you are prepared for the hazards of winter, you will be more likely to stay safe and healthy when temperatures start to fall.

Many people prefer to remain indoors in the winter, but staying inside is no guarantee of safety. Here are some tips courtesy of cdc.gov to keep your home safe and warm during the winter months.

- Winterize your home.
 - Install weather stripping, insulation, and storm windows.
 - Insulate water lines that run along exterior walls.
 - Clean out gutters and repair roof leaks.
- Check your heating systems.
 - Have your heating system serviced professionally to make sure that it is clean, working properly and ventilated to the outside.
 - Inspect and clean fireplaces and chimneys.
 - Install a smoke detector. Test batteries monthly.
 - Have a safe alternate heating source and alternate fuels available.
 - Prevent carbon monoxide (CO) emergencies.
 - Install a CO detector to alert you of the presence of the deadly, odorless, colorless gas. Check batteries regularly.
 - Learn symptoms of CO poisoning: headaches, nausea, and disorientation.

Don't forget to prepare your car. Get your car ready for cold weather use before winter arrives.

- Service the radiator and maintain antifreeze level; check tire tread or, if necessary, replace tires with all-weather or snow tires.
- Use a wintertime formula in your windshield washer.
- Prepare a winter emergency kit to keep in your car in case you become stranded. Include: blankets, booster cables, flares, tire pump, and a bag of sand or cat litter (for traction); flashlight, battery-powered radio, and extra batteries; food and water, and a first-aid kit.

Do You Have Enough Insurance?

Since homeowners insurance is required by mortgage lenders, an estimated 96% of homeowners carry insurance on their permanent, primary residence. Unfortunately, many homeowners do not update the overall amount of insurance coverage they have. This can cause very serious problems if and when the policyholder needs to file a claim for a major loss.

It is important to regularly revisit the amount of insurance carried on a particular home to make sure that it is adequate. For example, local building costs may have risen; or, the home may have been remodeled or expanded. In these cases, the amount of coverage should be increased.



Frozen water pipe damage (© 2015 Showing Suite Inc.)

As a homeowner, you should re-check your insurance coverage limits annually to ensure that your insurance coverage is sufficient to repair or rebuild your home in the current building market. Homeowners should also maintain an up-to-date home inventory of personal belongings and consider purchasing extra coverage (known to insurers as “endorsements”) for expensive items, such as jewelry, art collections or fur coats.

It is also important to remember that flood insurance is not included in your homeowners insurance policy, and that you may need to purchase additional coverage for flood damage. [To find out about the types of flood losses that are covered and excluded from your policy, contact us at 508-347-9343.]

Similarly, earthquakes are not covered by most standard homeowners insurance policies. If you

have questions about whether your homeowners insurance policy covers earthquake losses, give us a call.

Without knowing it, many homeowners have insufficient insurance to cover their home for the actual amount it would cost to rebuild their home if it were destroyed.

Fully Insuring Your Personal Belongings

There are two ways to insure your personal belongings in your home:

1. **Replacement Cost Coverage.** Insurance that pays the dollar amount needed to replace damaged personal property with items of like kind or quality without deduction for depreciation.
2. **Actual Cash Value.** Insurance under which the policyholder receives an amount equal to the replacement cost of damaged property minus depreciation. Unless a homeowners policy specifies that property is covered for its replacement value, the coverage is for actual cash value.

Check the limits of your policy on personal items, such as jewelry, silverware, furs and computer equipment. If the limits are too low, consider buying a special personal property endorsement (also known as a “floater.”) An endorsement is an addition to your policy. A floater is a form of insurance that allows you to insure valuable items separately.

Make an inventory of everything you own in your home and in other buildings on the property. Write down major items you own along with all available information, such as serial numbers, make and/or model numbers, purchase prices, present value, and date of purchase.

Document your inventory. Take either still or video photos and attach receipts to the inventory when available. Store the inventory and visual records *away* from your home, such as in a safe deposit box. [You can also store your videos and pictures online at knowyourstuff.org.]

Be sure to update the inventory when you make major purchases.

Beware: Indoor Fire Hazard

Clothes dryers are a convenience and a necessity to many households and establishments; however, if they are not properly installed or maintained, critical fires can occur. From 2002 to 2004, the yearly national fire loss in structures for clothes dryer fires is estimated at over \$100 million. During this four-year period, these losses resulted in an estimated 46,000 fires that required the response of a fire department.

FACT: Clothes dryer fires cause an annual average of approximately 400 injuries and 15 fatalities.



Dryer fires occur more frequently beginning in the early morning to midnight, with a constant zenith between noon and 5:00 P.M. and also at 8:00 P.M. The peak month for dryer fires is January. An overall increase occurs during the winter and spring months. It is believed that the quantity and type of clothing worn in the colder seasons could potentially be a defining factor in clothes dryer fires.

The most common factor of dryer fires is a failure to clean the lint from the traps, vents, and surrounding areas of the dryer.

The U.S. Consumer Product Safety Commission (CPSC) recommends the following prevention steps:

- Clean the lint screen/filter before or after drying each load of clothes – If clothing is still damp at the end of a typical drying cycle or drying requires longer times than normal, this may be a sign that the lint screen or the exhaust duct is blocked.
- Clean the dryer vent and exhaust duct periodically – Check the outside dryer vent while the dryer is operating to make sure exhaust air is escaping.
- Replace plastic or foil, accordion-type ducting

materials with rigid or corrugated semi-rigid metal duct – The flexible plastic or foil type duct can more easily trap lint and is more susceptible to kinks and crushing, which can greatly reduce the airflow.

- Take special care when drying clothes that have been soiled with volatile chemicals. Special care is required when drying clothes exposed to gasoline, cooking oils, cleaning agents, finishing oils and stains. If possible, wash the clothes more than once and, preferably, hang the clothes to dry. If using a dryer, use the lowest heat setting and a drying cycle that has a cool-down period at the end of the cycle.

(Topical Fire Research Series. U.S. Department of Homeland Security. U.S. Fire Administration. Volume 7, Issue 1. January 2007)

We're More Than Marketing

At The McCurdy Group, we take what we do seriously. Our commitment to ensuring that our clients have the right coverage to meet their needs takes more than a cute gecko or “tool” that lets you name your price. Sure, naming your insurance price sounds like a good thing, but do you really know what you are getting, and for what duration? Many of the marketing-driven insurance companies do give you a great price . . . for six months. And often the coverage is minimal.

There are many benefits to working with an independent agent. We are not bound by the plans of a single insurance company; rather we have access to numerous companies. So, not only can we price shop on your behalf, we can ensure that you are getting the best coverage for that price.

As an independent agency, The McCurdy Group has the flexibility to offer you one-on-one service. The result? A plan that works *for you*, rather than one that works best for a larger, single insurance company.

Most of all, as an independent agency we provide a higher level of individual customer service.

So the next time a slick marketing ad tempts you to change your policy, give us a call first before you make any decision. Let's us show you why you made the right choice with The McCurdy Group.

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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Meet Robert Mulrey

Robert Mulrey has joined the McCurdy Group as the Vice President of Marketing. He brings twenty-eight years of insurance agency experience in all aspects of sales and customer service, as well as operations management of Personal and Small to Medium Commercial Lines. Bob is a member of the Lions Club International in Medfield, MA, and is a Diocesan Representative at St. Dunstons Church, Dover, MA. Bob has an office at the agency in Sturbridge as well as at 8 Key Street in Millis, MA.

