



A Message from Dennis

If you ask most New Englanders what their favorite season is, they will say, "Autumn." Clear, crisp blue skies, warm days, cool evenings ...good sleepin' weather. Aah!

Of course, we all know what comes next ...winta. And that means snow. (And lots of it.) Ice, ice dams, bone chillin' weather, and heating bills. Big heating bills.

Speaking of heat, did you get your furnace or boiler tuned-up? If not, call your service provider ASAP. You may still be far down the queue, but at least you'll be in the line-up.

And be sure to clean those gutters to keep ice dams to a minimum. Check the roof and repair broken, torn, or missing shingles. Add extra insulation in the attic, and if possible, start replacing those old windows with energy efficient ones.

Do you have ceiling fans? If so, if your fan has a reverse switch, change it to run the fan's blades in a clockwise direction. The fan will produce an updraft (hot air rises) and push down into the room heated air from the ceiling.

Remember this old, sound advice: "An ounce of prevention is worth a pound of cure."

~ Dennis

Car Rental Insurance A Redundant Expense . . . Or Is it?

"You want the insurance, right?" asks the young man behind the counter at ACME Car Rental. "You know, like just in case. You know. Right?"

Maybe you know, maybe you don't. You stare at the legal pad-size document, and squint to read the **Collision/loss damage waiver**, liability coverage, medical payment coverage, personal injury protection, and so on all printed in 8 point type.

Here's our advice. Before you rent a car, review the coverage on your personal car insurance policy. In many policies, the coverage your auto policy extends to a rental car. So buying rental car insurance may duplicate the coverage you already have.

If you are unsure, give us a call. We'll review the following with you:

- Does liability, comprehensive, and collision coverage and any deductibles extend to rental car agreements? Coverage may not apply if a rental car is stolen or damaged, so you may need supplemental.
- Are towing fees for rental cars covered?
- Does your homeowners or renters insurance extend to personal items in a rented car?
- Does your auto policy offer loss of income coverage? The rental car company may charge you for what they could have earned had a damaged car not needed repair.

Also, call your credit card company. If you pay for a rental car with a major credit card, the card issuer may offer secondary car rental insurance at no charge. Note: Coverage extensions from your existing policy or your credit card may not apply if you're renting a car for business.

Armed with the above answers, review your rental coverage options. And remember: Never sign anything or agree to coverage without reading the policy thoroughly.

The Hacking of Equifax: Was Your Information Compromised?

What Happened. (As posted on the [Equifax web site](#)) - On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain files. Upon discovery, we acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm which has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017.

What Information Was Involved. Most of the consumer information accessed includes names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 consumers and certain dispute documents, which included personal identifying information, for approximately 182,000 consumers were accessed. We have found no evidence of unauthorized access to Equifax's core consumer or commercial credit reporting databases.

What Equifax is Doing. Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted.

Also, Equifax has established a web site, <https://www.equifaxsecurity2017.com/potential-impact/>, where you can check if your personal information is potentially impacted. The process is easy to do. Simply click on the link, "Check Potential Impact," and provide your last name and the last six digits of your Social Security number.

Based on that information, you will receive a message indicating whether your personal information may have been impacted by this incident.

Regardless of whether your information may have been impacted, Equifax provides the option to enroll in TrustedID Premier, a complimentary identity theft protection and credit file monitoring program.

Equifax also recommends that consumers be vigilant in reviewing their account statements and credit reports, and that they immediately report any unauthorized activity to their financial institutions.

Additionally, Equifax recommends that people monitor their personal information and visit the Federal Trade Commission's website, www.ftc.gov/idtheft, to obtain information about steps they can take to better protect against identity theft as well as information about fraud alerts and security freezes.

Suggestions from the Federal Trade Commission include:

- Check your credit reports at www.annualcreditreport.com. You can order a free report from each of the three credit reporting agencies once a year.
- Consider placing a [credit freeze](#). A credit freeze makes it harder for someone to open a new account in your name.
- If you place a freeze, you'll have to lift the freeze before you apply for a new credit card or cell phone - or any service that requires a credit check.
- If you decide not to place a credit freeze, at least consider [placing a fraud alert](#).
- Try to file your taxes early - before a scammer can. Tax Identity Theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- Don't believe anyone who calls and says you'll be arrested unless you pay for taxes or debt - even if they have part or all of your Social Security number, or they say they're from the IRS.

Are You Covered?



First Texas, then Florida. Could New England be next? The months of September and October are the height of hurricane season. Do you know if you'd be covered if a hurricane struck New England?

Mostly likely the answer is yes . . . with a qualifier. Hurricane winds are covered and so you would be covered for water damage if the wind damages your roof, siding, or windows, or if a tree falls on your roof or through the structure and damaged the windows.

However, and this is the **BIG HOWEVER**, once rainwater is on the ground and starts to flow, that's a whole different story. You are now in "No Man's Land."

As with almost every home policy, water that flows on the ground or seeps in is not covered. Unless you have flood insurance, that is.

Flood insurance is offered through the federally regulated program known as the National Flood Insurance Program (NFIP). NFIP It has two policies:

- One that covers your actual home (building property) up to \$250,000
- One that covers your personal property up to \$100,000

The NFIP building property policy covers the cost to rebuild or the actual value of your home (whichever is less). Personal possessions claims are paid based on actual cash value — not what you paid for them.

Items not covered typically include:

- Precious metals
- Stock certificates /Bearer bonds
- Cash
- Trees and plants
- Wells, septic systems, Sewer backup
- Walkways, decks, patios, fences
- Hot tubs, swimming pools, boat houses
- Retaining walls
- Post-flood mold damage

It is important to know your risks and your coverage. So contact us and talk with one of our Personal Risk Managers to discuss if flood coverage is right for your home.

4 Reasons Why You Should LIKE Us on Facebook

It's that time of year again when there tends to be more weather-related claims and questions. So how can you get assistance when our office is closed due to an impending storm and/or power outages?

Facebook. That's right! Facebook! When you follow us on Facebook you'll (1) know if our office is closed and when it will re-open; (2) have a McCurdy contact phone number, and you'll (3) find carrier claim phone numbers so you can report a claim. You will also be able to (4) contact us with questions and someone will get back to you via Facebook.

We also encourage you to add your carrier's claim number to your contact list.

- Safety Insurance: 1-800-951-2100
- Traveler Insurance: 1-800-252-4633
- NGM/Main Street America: 1-877-425-2467
- Plymouth Rock: 1-888-324-1620
- Providence Mutual 1-877-763-1800
- MPIUA/MA Fair Plan: 1-800-392-6108
- Foremost Insurance: 1-800-527-3907
- Haggerty: 1-800-922-4050
- Grundy: 1-888-647-8639

So log on to Facebook, <https://www.facebook.com/McCurdyInsurance>, and follow us today for all the latest information and tips.