



### **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.

And speaking of heat, if you did not get your furnace or boiler tuned-up, give a call ASAP. You may still be far down the queue, but at least you'll be in the line-up.

So now is the time to prepare. 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, check to see if it has a reverse switch 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 saying and sound old advice: "An ounce of prevention is worth a pound of cure."

~ **Dennis**

### **Will Your Party Be Holiday Cheer or a Potential Lawsuit?**

Most states have laws that govern the operation of bars, taverns, restaurants or any other business that is required to have a liquor license in order to sell and serve liquor. State laws further define the responsibilities of these business owners for the actions of their customers who leave their place of business after having too much to drink. These businesses are encouraged to purchase a Liquor Liability Insurance Policy to provide protection for potential lawsuits due to property damage or bodily injury caused by an intoxicated customer.



However, even you as a homeowner have the same exposures. Many states extend liquor liability to any "social host" who continues to serve liquor to anyone who appears to have had too much to drink and will likely be driving home. So take these tips to heart:

- ◆ If possible, have the party at a location other than your home.
- ◆ Serve lots of food and non-alcoholic drinks.
- ◆ Have someone keep an eye on your guests, to recognize when someone has had too much alcohol.
- ◆ Keep an eye on everyone as they leave the party to determine whether or not they are sober enough to drive.
- ◆ Make arrangements for transportation for those who shouldn't get behind the wheel of a vehicle.
- ◆ You may even want to consider an "alcohol free" Christmas party. You will just have to weigh the advantage of alcohol over the potential for lawsuits due to bodily injury that might result from the actions of an intoxicated party guest.

## Dangers of Fall Driving

Weather conditions can be unpredictable in the fall. A gorgeous autumn afternoon can quickly turn blustery. Days get shorter and before you know it, you are driving to and/or from work in the dark.

Weather conditions include wind-driven rain (September and October are the height of hurricane season), fog, frost, and sun glare. Other factors include increased deer activity, fallen leaves (especially slippery when wet), and back-to-school traffic.

## Autumn Driving Safety Tips

Being prepared for fall's inclement weather and hazardous driving challenges is half the battle.

- Watch your speed: Drive a bit slower when faced with fall driving hazards, especially if you're driving around a school bus.
- Keep your distance: Leave a little more space between you and the car in front on rainy or foggy days, during dawn or dusk, and in areas with wet leaves. This will give you more time to react.
- Stick with low beams: Keep your headlights on low when driving in the fog (and rain). High beams will only cause glare.
- Clear frost away from your windows: Frost can reduce visibility and response time on the road.
- Approach traffic lights carefully: Sun glare can make it harder to see traffic lights change, so approach them with more than the normal care.
- Avoid using products that increase gloss: Washing and waxing with these products can magnify the fall's sunny glare and make it hard to see.
- Clean your windshield, inside and out: When your windshield's illuminated by sunlight, dust particles, streaks, and smudges become magnified, making it hard to see the road.
- Watch for wildlife: especially in the early morning and evening hours.
- Check your tire pressure: Since fall weather rapidly changes from warm to cold, your tires will often expand and contract. This can lead to a loss of pressure.

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## Insuring Your Valuables

From jewelry to collectibles, you probably have more valuables than you realize. And your homeowners policy may not cover their full value.

The standard homeowners policy includes coverage for jewelry and other precious items such as watches and furs. These items are covered for losses caused by all the perils included in your policy such as fire, windstorm, theft and vandalism.

There are special limits of liability, however, for certain items — meaning that the insurer will not pay more than the amount specified in the policy. One notable limit is for the theft of jewelry. To keep coverage affordable because jewelry can be easily stolen, the standard policy has a relatively low limit of liability for theft, generally \$1,500.

If you own valuable jewelry or other items that would be difficult to replace, there are two ways you can increase coverage: by raising the limit of liability or “scheduling” your individual pieces through the purchase of “floater” policies. Raising the limit of liability is the cheapest option; however, there may be a limit on the amount you can claim for the loss of any individual piece, say \$2,000, when the overall limit is \$5,000.

Scheduling each piece or item may cost more in premiums, but it offers broader protection because the floater covers losses of any type, including accidental losses — such as dropping your ring down the drain of the kitchen sink or leaving an expensive watch in a hotel room — that your homeowners insurance policy will not cover. Before purchasing a floater, the items covered must be professionally appraised. The cost of this service varies depending on where you live.

Protecting your valuables from loss is an affordable option for anyone with treasured belongings. Whether you simply need jewelry insurance or want insurance for additional valuables, we can explore plenty of options.

That’s the benefit of doing business with McCurdy Group. We’re not locked into one insurance company. We are affiliated with several respected personal lines insurance companies as well as business, life and group insurance companies.

So give us a call, 508-347-9343 and let's talk about how you can add on and choose the exact coverage you need.

### Items to Consider for Valuable Items Coverage:

- ◆ Jewelry and engagement rings
- ◆ Silverware, china and crystal
- ◆ Antiques and Fine Art
- ◆ Stamp and coin collections

- ◆ Bicycles
- ◆ Trophies
- ◆ Sound equipment (musicians take note!)
- ◆ Sports equipment (archery, camping, fishing, skiing, golf)
- ◆ Cameras
- ◆ Computers
- ◆ Musical instruments
- ◆ Furs
- ◆ Guns
- ◆ Pedigreed dogs

(Source: <http://www.iii.org/article/floaters-and-endorsements-special-coverage-valuables>)

## Home Insurance Jargon Buster

Our industry is ripe with jargon. Here are some definitions to help you better understand your policy.

**Actual cash value (ACV)** — The value of your property, based on the current cost to replace it minus depreciation.

**Floater Insurance** — A type of insurance policy that covers certain scheduled personal property on an all-risks basis. The policy is particularly appropriate for property that receives limited coverage under the homeowners forms, such as furs, priceless art work, expensive jewelry, silverware, cameras, musical instruments, stamp and coin collections, and similar property.

**Personal property** — All tangible property (other than land) that is either temporary or movable in some way, such as furniture, jewelry, electronics, etc.

**Replacement cost** — Pays the dollar amount needed to replace the structure or damaged personal property without deducting for depreciation but limited by the policy's maximum dollar amount.

**Unearned premium** — The amount of a pre-paid premium that has not yet been used to buy coverage. For instance, if you paid in advance for a six-month premium, but then cancel the policy after two months, the company must refund the remaining four months of "unearned" premium to you.

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Dennis A. McCurdy Insurance  
Agency, Inc.  
212 Main Street  
PO Box 531  
Sturbridge, MA 01566  
Phone: 508-347-9343  
Fax: 508-347-5798

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## Meet Emily Simons

Emily joined the McCurdy Group in August 2016 as the front office receptionist. She comes us with a diverse work history including insurance, banking, and municipal experience. Emily and her husband, Jeff, live in Charlton raising their two children Bree and Brody.

