



### **A Message from Dennis**

Hey, what can I say? Daylight savings, warmer weather, some flowers will soon start to pop their head above ground and blossom. All signs of spring, and all signs that soon it will be summer.

I love the seasons. I love spring, summer, and fall. Winter too. (Love it, that is, when I'm on a Caribbean island.)

We got lucky this year. It was a fairly mild winter. Not a lot of snow. And even, as I write this, a Nor'easter is brewing for next week, spring is just a few short weeks away.

All that being said, spring is a time of renewal. Not only in nature, but in us. So I encourage you to remember what the famous American business philosopher Jim Rohn said, "If you plant in the spring then you'll get harvest in the fall."

Now is the time to plant the seeds of a new and better life, business, career. And to quote Jim again, "Reaping and harvesting belong to planters."

And most important, learn every day to ETJ — Enjoy The Journey — because, after all, that is all we have. So have fun today no matter what.

~ **Dennis**

### **Always Carry An Umbrella**

Here's a scenario: If you were to cause an accident that destroys the other car, and the driver and passengers are injured, how much would your insurance cover? And how much could end up coming right out of your pocket?

Truth is, the costs that can be recovered from a major car accident can be very high:

- Medical treatment expenses
- Income loss from missing work
- Pain and suffering
- Emotional distress
- Property loss
- Punitive damages

And a good personal injury lawyer will find *even more damages* to add to that list. That's why we recommend you get a Personal Umbrella Policy.

Umbrella insurance is a personal liability policy that will provide you extra protection from lawsuits that may arise from things such as:

- damage you caused to someone's property
- injury in an accident on your property or caused by your dog biting someone
- false claims and arrests
- slander
- invasion of privacy

Umbrella insurance protects you if you are sued under your insurance policy on your house and/or your car for amounts that exceed the limits of those policies. It protects you if you are sued for slander, and also covers legal fees. Umbrella policies cover your future earnings, as a court could award part of your paycheck as settlement for the rest of your life.

Learning the simple truth about Umbrella Policies can make them an indispensable part of your insurance coverage. Don't delay, call us TODAY at 508-347-9343 and get yourself a good umbrella.

## The Uninsured Motorist: Your Worst Nightmare

Did you know that there are almost 13% of drivers — that's around one in every eight — who are uninsured? And did you know that uninsured motorists cause \$2.6 billion in claims? (Insurance Research Council.)

In Massachusetts, drivers are legally required to have auto insurance. But it's not enough to insure oneself. You need to insure yourself against those who have no insurance or who are underinsured.

Even those who do have insurance may opt for minimum coverage. The only way for innocent motorists to protect themselves from underinsured drivers is to purchase adequate underinsured motorist (UIM) coverage.

Underinsured motorist coverage is extremely important. Many insurance companies battle fiercely to beat competitor price quotes. What they too often fail to explain to drivers is the true reason why their rates are so much lower: *Lack of important coverage, such as UIM benefits.*

### **What Underinsured Motorist (UIM) Coverage**

**Offers:** Massachusetts requires the purchase of minimum levels of certain types of auto insurance coverage for those who register and drive a motor vehicle. These are:

- \* Bodily Injury to Others: \$20,000 per person and up to \$40,000 per accident
- \* Personal Injury Protection (PIP): \$8,000 per person, per accident
- \* Bodily Injury Caused by an Uninsured Auto: \$20,000 per person and up to \$40,000 per accident
- \* Property Damage: \$5,000 per accident

While it may seem \$20,000 is a lot of money, in fact it is not when you are involved in a serious crash. According to researchers, the average auto liability claim for bodily injury in the U.S. was \$15,443 in 2013. That is a figure that has risen steadily over the years. It's also an average, which means there are many people who suffer injuries for which the medical bills far exceed that amount.

Although Massachusetts is a no-fault state, meaning innocent motorists first turn to their own car insurance company to cover losses, drivers may step

outside of this no-fault system when the:

- \* Injured person incurs at least \$2,000 in reasonable medical expenses and/or
- \* Injuries from the accident caused permanent and serious disfigurement, broken bone or a substantial loss of sight or hearing.



UIM coverage steps in to cover medical bills and lost wages if you are injured or if a loved one is killed in a crash where the at-fault driver only carries minimum car insurance. Your policy would pay for damages above the at-fault driver's bodily injury coverage amount, up to the limits of your UIM policy. For example:

- \* The at-fault driver has a bodily injury limit of \$20,000, the minimum required by law.
- \* You carry a maximum of \$100,000 per person in UIM coverage.
- \* The total amount of your injuries and lost wages equals \$60,000.
- \* Instead of being stuck with only \$20,000 from the at-fault driver, you can recover an additional \$40,000 from your own auto insurer, for a total of \$60,000 – full coverage of your losses.

Another benefit of UIM coverage is that it doesn't just apply to accidents that occur while you're in the car. For example, you are struck by a car while walking or bicycling. UIM benefits would cover these damages as well.

Unfortunately, most people don't become aware of the importance of uninsured/ underinsured motorist coverage until it's too late. The benefit of securing adequate UIM coverage far outweighs the cost, and will serve you well in the event of a serious Massachusetts car accident.

Do I have you wondering if you have UIM coverage? Give us a call at 508-347-9397 and we'll check your policy and set you up if you do not have underinsured motorist coverage.

(Source: <https://www.hg.org/article.asp?id=38160>)

## Top 3 Auto Perils Between March and May

What do you think are the top three hazards car owners face between March and May? If you said hail, water, and wind you'd be correct.

The insurance industry relies heavily on historical data to predict the future. According to *Farmers Seasonal Smarts Digest*, while April showers may bring May flowers, many of us will also deal with another spring weather phenomenon — hail and lots of it.

Keep your vehicle in a garage or under a carport / awning during a hailstorm. If covered parking isn't available, you may want to consider a hail blanket or specialized car cover. Make sure all coverings are secure, as the wind associated with hailstorms can blow loose covers away.

High winds are also perilous to cars. From falling tree limbs to tornado debris, wind damage can be extensive. Here are a few safety tips to keep in mind during high winds:

- Never try to outrun a tornado. You would need to drive more than 70 miles per hour to outrun the fastest tornado.
- While an overpass may seem like a great spot to wait out a hailstorm, it may put you and your car in greater danger, since hailstorms often are part of larger severe weather systems that may include tornadoes. Stopping under an overpass can result in even more damage to your car and occupants, if high winds, as well as the debris picked up by those winds, move through the underpass.

Warmer weather also brings an increased risk for damage from flash flooding brought about by spring's strong storm season, as well as windshield and body damage caused by gravel pieces from newly-formed potholes on roads across the country. Nearly 500,000 insurance claims each year are directly related to damage from potholes.

Keep an eye out for "covered" potholes. Potholes can fill with water following a storm or as roadside snow melts, which makes them harder to notice and their depth difficult to judge. A good rule of thumb is to safely avoid mysterious puddles.

Know where your route will take you at all times and understand if you're driving (or even parking) near drainage channels, underpasses or similar areas. These are areas where flash flooding can occur at any time, regardless of whether typical warning signs like rain clouds or heavy rain are present.

And lastly, don't panic if you're caught in a flood. If you're inside your vehicle, you should consider staying where you are and waiting for rescue if safety permits.

(Source: <https://www.farmers.com/news/seasonal-smarts/>)

## Home Insurance Jargon Buster

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

**Adjuster** - A representative of the insurer who seeks to determine the extent of the insurer's liability for loss when a claim is submitted.

**Hold-Harmless Agreement** - A risk transfer mechanism whereby one party assumes the liability of another party by contract.

**Incurred Losses** - sustained losses, paid or not, during a specified time period. Incurred losses are typically found by combining losses paid during the period plus unpaid losses sustained during the time period minus outstanding losses at the beginning of the period incurred in the previous period.

**Accident Only or AD&D** - policies providing coverage, singly or in combination, for death, dismemberment, disability, or hospital and medical care caused by or necessitated as a result of accident or specified kinds of accidents. Types of coverage include student accident, sports accident, travel accident, blanket accident, specific accident or accidental death and dismemberment (AD&D).

## 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. LIKE us, and you'll be well connected!

<https://www.facebook.com/McCurdyInsurance>

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

**PRESORTED  
STANDARD**

**US Postage  
PAID  
Permit #25**

## Download Our Mobile App!

We are excited to bring to our clients the service and convenience of the Dennis A. McCurdy Insurance Agent mobile app! The app provides you with immediate information, straight from your smartphone.

Go to Google Play or the Apple App Store and download the Dennis A. McCurdy Insurance Agent app now! Best of all, it's *free!*

