



A Message from Dennis

It seems like I say the same thing every year... winter is finally over. Yay!

We really got lucky this year. But if you think about it, it all does come down to the balance of nature and law of averages: one bad year than a good year, just like a lot of things. Someone once told me that average is "The best of the worst, and the worst of the best." I guess this year we got the better of the worst. And even better news, summer is almost here.

Summer is a time for fun. So at those graduation parties, weddings, family reunions, and your everyday backyard barbecues, have fun and be safe. Check your lawn for divots, rocks sprouting up from the earth, and all those things that could make someone trip and fall.

Practice good safety around the barbeque. Check for propane leaks, and never, ever douse hot coals with lighter fluid.

Stay happy, healthy and be safe. Have a great summer, have a lot of fun. Just remember what I have always told my children (not that they listened) "I can be flexible on anything except safety." And remember, too, lots of sunscreen

~ **Dennis**

Distracted Driver Awareness

Distracted driving is a dangerous epidemic on America's roadways. In 2014, 3,179 people were killed, and 431,000 were injured in motor vehicle crashes involving distracted drivers.

Distracted driving is any activity that could divert a person's attention away from the primary task of driving. All distractions endanger driver, passenger, and bystander safety. These types of distractions include:

- Texting
- Using a cell phone or smartphone
- Eating and drinking
- Talking to passengers
- Grooming
- Reading, including maps
- Using a navigation system
- Watching a video
- Adjusting a radio, CD player, or MP3 player

Since text messaging requires visual, manual, and cognitive attention from the driver, it is by far the most alarming distraction. Five seconds is the average time your eyes are off the road while texting. When traveling at 55mph, that's the time it takes to travel the length of a football field blindfolded. (2009, VTTI)

Drivers in their 20s are 23 percent of drivers in all fatal crashes, but are 27 percent of the distracted drivers and 38 percent of the distracted drivers who were using cell phones in fatal crashes. (NHTSA)

The National Highway Traffic Safety Administration's (NHTSA) website, Distraction.gov has more information on distracted driving. "It Can Wait", a public awareness campaign funded by four by wireless carriers, provides resources on the dangers of distracted driving, including "From One Second to the Next", a film by director Werner Herzog profiling the victims of distracted driving.

It's Motorcycle Season

You put a lot of thought in choosing the right motorcycle. But, do you put as much thought into choosing the right insurance policy? To find out what coverage is best for you, it is important to understand all the options available.

Liability coverage: Liability insurance covers bodily injury and property damage that you may cause to other people involved in an accident. It doesn't cover you or your motorcycle.



Guest Passenger Liability: Does your policy provide protection in the event that a passenger is injured while riding with you on your motorcycle? Whether or not this is included depends on the laws of your state and the company issuing the policy.

Collision coverage: Collision insurance covers damage to your motorcycle if you are involved in an accident. Your insurance company pays for damages, minus your deductible, caused when you collide with another vehicle or object. Collision insurance usually covers the book value of the motorcycle before the loss occurred.

Comprehensive coverage: Comprehensive coverage pays for damages caused by an event other than a collision, such as fire, theft or vandalism. However, just like collision coverage, your insurance company will pay for damages, minus your deductible, and will cover only the book value of the motorcycle.

Uninsured/underinsured motorist coverage: Uninsured/underinsured Motorist Coverage covers damages to you and your property caused by another driver who either doesn't have insurance (uninsured) or doesn't have adequate insurance (underinsured) to cover your damages. This coverage typically pays for medical treatment, lost wages and other damages.

Safety Tips for Teen Drivers

The first years teenagers spend as drivers are very risky. Motor vehicle crashes are the leading cause of death among 15- to 20-year-olds and research shows that more than half of teens who die in crashes are passengers, most of whom are not wearing a seatbelt.

Immaturity and lack of driving experience are the two main factors leading to the high crash rates among teens. Even the best teenage drivers do not have the judgment that comes from experience.

While getting a drivers license is an exciting rite-of-passage for teens, it can make a parent frantic. The Insurance Information Institute recommends parents take the following steps to ensure the safety of their teen.

Pick a Safe Car: Choose a car that is easy to drive and would offer protection in the event of a crash. Avoid small cars and those with high performance images that might encourage speed and recklessness. Trucks and sport utility vehicles (SUVs) should also be avoided, since they are more prone to rollovers.

Enroll Your Teen in a Drivers Education Course: The more driving practice the better; experience will give your teen confidence behind the wheel, and he or she will react better to challenging situations on the road.

Furthermore, a teenager who has learned to drive through a recognized drivers education course is viewed more favorably by insurers and may earn a discount.

Enroll Your Teen in a Safe Driver Program: Check whether your insurance company offers a "safe driver" program. If your teenager completes the program, you may be eligible for a discount.

Discuss the Dangers of Drug and Alcohol Use: Advise teens never to drink or do drugs, and not to get in a car if the driver has used drugs or alcohol. Encourage your teen to call you if such a situation arises to ensure they *have* a safe way home.

Understand the Dangers of Distracted and Impaired Driving: Talk to your teen about the importance of never phoning or texting while driving, and keeping distractions, such as the radio and chatting with friends to a minimum.

Be a Good Role Model: New drivers learn by example, so if you drive recklessly, your teenage driver may imitate you. Always wear your seatbelt and never drink and drive.

Yard Sale Liability

It's that time of the year again... Yard Sale Season.

Yes, it's the time each year when homeowners and apartment dwellers clear out the clutter, pass along the unused, over used, and sometimes even marginally abused "stuff" they own. (Hence the saying: one man's junk is man's treasure.)



While yard sales are an opportunity to clean out your basement and turn some of that stuff in the garage into cash, here are some things you need to know about yard sales.

1. If you're having more than an annual (or semi-annual) yard sale to get rid of your stuff, it could be a problem. It may be considered a business. For example, if done on a regular basis, and if you are bringing in other people's items to sell — such as you buy at other yard sales and resell at your own — all the above could be a problem. Why? Because your homeowner's policy or your tenant's policy would not pay a claim if someone were injured. Your frequent yard sales may be considered a business, for which you are not insured.

If you're doing a fundraiser yard sale for a charity, check with the people for whom you are raising the money and see if they have insurance that would cover you. Your renter's insurance or homeowner's *may* cover you, but it's always best to check with your agent and be certain.

In addition to checking on insurance coverages, you should keep safety in mind.

- Repair loose railings and cracked concrete, sidewalks, or other property hazards that can cause injuries.
- Place sale items so that there is enough room to move around without tripping.

- Avoid placing items too close to stairs and ledges where people can fall. Don't sell items you know are unsafe or hazardous. This could create problems.

Have a great tag sale, make a couple of dollars and clean out your basement, but don't lose the house because you make a bad decision. Call us at the McCurdy Group and be certain that you do!

Auto Insurance Jargon Buster

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

Comprehensive Coverage: Coverage against theft and damage caused by an incident other than a collision, such as fire, vandalism, hail, flood, falling objects, and other events.

Diminished Value: The value of a car after it has been in an accident and repaired. Even though the car may look fine, it is worth less than its value before the accident. If you're the victim of an accident, you may be able to collect payment for the diminished value of your car, beyond the repair costs.

Gap Insurance: As soon as you drive a new car off the dealer's lot, its value begins to depreciate. And if you lease or finance the car, you'll be responsible for the full amount you still owe should something happen to it, *however*, your collision and comprehensive insurance will only cover the actual market value of the car. Gap insurance covers the difference between these two amounts — what the vehicle is worth and what you owe on it. The coverage can be purchased from the auto dealer or directly from your insurance company. For leased vehicles, gap insurance is usually rolled into the lease payments.

Medical Payments/Personal Injury Protection (PIP): Coverage that provides reimbursement for medical expenses for injuries to you or your passengers stemming from an accident where you or someone using your car is at fault. This coverage may also pay lost wages and other related expenses.

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Meet Emily Vallon

Emily joined The McCurdy Group in February 2016 as a Personal Lines Risk Manager. Prior to joining us, Emily worked at Mapfre Insurance where she was an Insurance Advisor. While at Mapfre Emily was recognized for her Award Winning Customer Service, and known for always going above and beyond for her customers. Her insurance experience stretches from claim services to policy reviews. In the spring of 2009, Emily married Jordan Vallon. They live in Holland, raising their three sons James, Joseph, and Asa.

