



A Message from Dennis

Summer and fall are, to me, the best seasons of the year, especially after a long, hard winter. And after this past winter, it's no wonder New Englanders aren't thinking too much about working and more about fun in the sun.

On a more serious note, I want to talk about being proactive about your insurance. I've often said that in my forty years owning this insurance agency, not once has someone said to me, "Dennis, I'm glad I saved that \$100 (or \$200) that the coverage would have cost me." Truly, not one time.

What most people think about when tragedy or disaster strikes is, "Will I be okay?" "Can I rebuild my home? . . . Re-open my business? . . . Will this lawsuit destroy my family's financial future?"

Years ago a friend once said to me, "Being in the insurance business is a noble profession. We are the only ones standing between our customers and financial ruin."

So I hope you'll remember this when we point out risks and discuss the available options that can protect you and help you have a strong and happy financial future.

Hope your summer and fall are full of fun, and that you and your family are safe.

Dennis

It's Hurricane Season

Massachusetts was one of over a dozen states impacted by Hurricane Sandy in October 2012. Do you know if your homeowner's insurance policy would have covered your home had Sandy hit? The answer depends on the source of the damage and the type of storm deductible to be applied, that is, named storm deductibles, windstorm deductibles, or hurricane deductibles. The distinction between these types of can be worth thousands and even tens of thousands of dollars.

Typically, damage caused by wind, downed trees and power outages are covered. However, flooding caused by rain or surface water is typically not covered.



In Massachusetts, the standard homeowners insurance policy typically covers damage caused by wind, which includes broken windows, roof

and interior damage caused by trees or limbs falling onto the home. Tree damage to cars may be covered by your comprehensive auto policy coverage rate.

Flooding, which is defined as any water that rises from the ground or from the sky, is typically not covered by homeowner's insurance policies. To be reimbursed for hurricane flooding damage, homeowners would have already secured Federal Flood insurance. The average flood premium is about \$700 annually, according to the National Flood Insurance Program.

Unlike other types of insurance, flood insurance coverage doesn't begin on Day One. With few exceptions, you must wait thirty days after you first purchase a flood insurance policy before your policy will take effect.

So don't delay. Call us today to discuss what options are best for you. You know the old saying: Better to be safe, than sorry.

The 411 on Renter's Insurance

Whether you are a renter yourself, or your adult child has flown the coop and has an apartment of his or her own, it is important to remember that one's personal belongings need protection against misfortunes such as fire, theft, smoke, or vandalism. Renters insurance coverage is available to protect your clothes, furniture, sports equipment, artwork, or electronics. Even if your landlord carries an insurance policy, it will usually only cover the building, not your personal belongings.

Your landlord's policy does not protect you from liability for what happens in your rented residence. This means you could be held responsible for injury to another person or damage to someone's property if an incident occurred within your rented residence, or elsewhere. Without liability coverage, your current and future earnings could be at risk.

Renters insurance rates are more affordable than you might think. According to the National Association of Insurance Commissioners the "average renter's insurance policy costs between \$15 and \$30 per month. Replacing all of your possessions or being liable for an accident on your premises will cost much more. Even a minimal number of items could add up to thousands of dollars' worth of merchandise, which can all be covered in a basic policy."



(Photo by Sylvain Pedneault)

Personal Property Coverages help protect against losses to your personal property, while it is in your home or with you while you travel. Coverage for your personal property may include losses caused by:

- Fire or lightning
- Weight of ice, snow, or sleet
- Explosion
- Aircraft and vehicles
- Smoke
- Sudden and accidental tearing or bulging of heating or cooling systems
- Windstorm or hail
- Theft
- Riot or civil commotion
- Falling objects
- Vandalism or malicious mischief
- Sudden and accidental water discharge from plumbing or appliances
- Freezing of plumbing systems

Loss of Use coverage provides payment for certain losses when your home is damaged and uninhabitable because of an insured loss. This includes any additional living expenses for the shortest time required to repair or replace the premises, or for your household to settle elsewhere, up to 24 months.

Personal Liability coverage provides payment for your legal liability due to bodily injury or property damage caused by an accident. And this coverage may provide for the payment of your legal defense against these claims or suits.

Medical Payments to Others coverage pays medical expenses up to the limits in the policy for people who are on your premises with your permission and are accidentally injured.

Make Claims Easier. Once you obtain renter's insurance, document your belongings. Make a video of everything you own or photos of everything you would want replaced. We suggest, too, that you write a detailed list of your things. If you lose your belongings in a fire it will be nearly impossible to remember everything you had. A record of your belongings will be invaluable in settling claims with the insurance company.

Keep your videos, photos, or written list at a location separate from your apartment, such as at a relative or friend's residence, or in a safe deposit box, or try an online catalog such as www.knowyourstuff.org. If you have a fire, you don't want these records destroyed as well.

Let's Talk About Safe Driving – Part One

In December 2014, the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) released the 2013 Fatality Analysis Reporting System (FARS) data. Now, here's the good news: a 3.1% decrease from the previous year and a nearly 25% decline in overall highway deaths since 2004. In 2013, 32,719 people died in traffic crashes. The estimated number of people injured in crashes also declined by 2.1%.

So how can we ensure those numbers continue to decline? By brushing up on some basic safe driving.

Don't Drive Under the Influence. More than 30% of all auto accident fatalities in the US involve drivers impaired by alcohol. Most of those deaths could've been avoided if the drivers involved simply hadn't gotten behind the wheel under the influence.

Alcohol causes a number of impairments that lead to car accidents. Even at low blood-alcohol levels, intoxication reduces reaction time and coordination and lowers inhibitions, which can cause drivers to make foolish choices. At higher levels, alcohol causes blurred or double vision and even loss of consciousness.

It's easy to avoid driving drunk. If you've been drinking, ask a sober friend for a ride or call a cab. If you're planning to drink, make sure you have a designated driver.

Don't Speed. As the old public service campaign so succinctly put it, "Speed kills." Research has shown that for every mile per hour you drive, the likelihood of your being in an accident increases by 4 to 5% [source: ERSO]. At higher speeds, the risk increases much faster.

For your average drive across town, driving even 10 mph faster is only going to save you few minutes — while increasing your crash risk by as much as 50%. If you really need to get there as fast as possible, there's one foolproof solution: leave earlier.

Avoid Distractions. If you think that talking and texting while driving isn't a big deal, consider this: One researcher compared the reaction time of a 20-year-old driver talking on a cell phone to that of a 70-year-old driver. What's more, working a cell phone behind the wheel can delay reaction times by as much as 20%.

Don't Drive Drowsy. A study conducted by researchers at Virginia Tech reported that 20% of all accidents have sleepiness as a contributing factor. You might think a few yawns are nothing to worry about, but just being a little drowsy is enough to increase your risk of getting in an accident.

Responses can range from dozing off for a few seconds at a time to simply "zoning out" and losing all focus on the road. At highway speeds, one or two seconds of inattention can lead to disaster.

(Source: Grabianowski, Ed. "Top 10 Safe Driving Tips" 05 October 2009. HowStuffWorks.com. <<http://auto.howstuffworks.com/car-driving-safety/accidents-hazardous-conditions/10-safe-driving-tips.htm>> 27 July 2015.)

June's Referral Program Winner!



Rich received a Public House gift card for passing us a referral!

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Meet Eve Wake

Eve joined the McCurdy Group in December of 2014 as a Personal Lines CSR. She comes to us with over 20 years of customer service experience.

Eve is working towards obtaining her Property & Causality License.

She lives in Monson with her teenage daughter and in her free time enjoys running.

