

# Insights & Updates

Information from your professional insurance agent

Summer 2002



## Your children may be eligible for health insurance!

You work hard to provide for your kids and want to make sure they grow up strong, smart and healthy. But like many parents whose children don't have health insurance, you worry about taking care of them. What happens if they get sick and need medicine? What if they need surgery?

NJ FamilyCare is a federal and state funded health insurance program created to help New Jersey residents have affordable health coverage. Eligibility is based on family size and monthly income. Parents and guardians may cover just their children if they have a higher income. To find out the eligibility requirements or to enroll, call (800) 701-0710.

Now you have one less thing to worry about!

## BUI: Alcohol + water = a troublesome combination

On the water, liquor hits you quicker. Keep in mind that while alcohol impairs on dry land, its influence can be even stronger and more dangerous when on the water. Due to factors such as the motion of the water, the rocking movement of the boat, the sun, the heat, the vibration of the motor, engine noise, wind, etc. impairment can be accelerated.

It is important to realize that on the water, you can become quickly fatigued, greatly slowing your reaction time.

Besides the physical danger to you, drinking while operating a boat is illegal and can have major ramifications.

**Federal law.** Operating a vessel while intoxicated became a specific federal offense in 1988. If the blood alcohol content is .1 percent (.08 percent in some states) or higher for operators of recreational vessels being used only for pleasure, violators are subject to a civil penalty not to exceed \$1,000 or criminal penalty not to exceed \$5,000, one year imprisonment or both.

**New Jersey law.** Under state law, operators of boats that are motor-powered and/or 12 feet or more in length who have a BAC of .1 or higher are considered to be boating under the influence and are subject to a number of penalties. First time offenders face the loss of their right to operate a



boat for one year and a \$250-400 fine. Penalties for second offenders include a \$500-\$1,000 fine, community service for 30 days and a jail sentence of 48 hours to 90 days.

**Don't risk it—stay sober.** Remember, when driving a boat, you are responsible for your actions, and for everyone else on your boat. Anything you may do can affect everyone onboard and all boats and people around you. Be smart and safe. When you're boating, don't drink.

### Index

Have a wonderful vacation! .....	2	A claims handling how-to .....	3
My teen is 16—Can the driver's license be far behind? ....	2	Planning to build or renovate your home? .....	4
Older motorists taking to road more .....	2	Homeowners: Check your heating oil tanks .....	4
If you have a pool, insurance is a must! .....	3	Stop road rage .....	4
Staying in a hotel or motel while traveling? .....	3		



## Have a wonderful vacation!

But before you go, make sure your home is protected while you're away. Recent statistics indicate one home is burglarized every 11 seconds. Remember, there are some simple steps to take to secure your home.

Since most burglars work under the cover of darkness, adding motion sensitive exterior lights out of reach from the ground is one idea. Also, keep trees and shrubs, especially ones near windows and doors, trimmed. You don't want to give a crook someplace to hide.

Simple security items such as door and window locks will make it more difficult for the burglar to enter your home. The harder it is for him to get in, the more likely he is to move on to someplace else.

Another idea is to install alarms on all doors and windows. Noise is a definite deterrent. If an alarm sounds when an intruder enters, a thief will know that usually means the police are on their way.

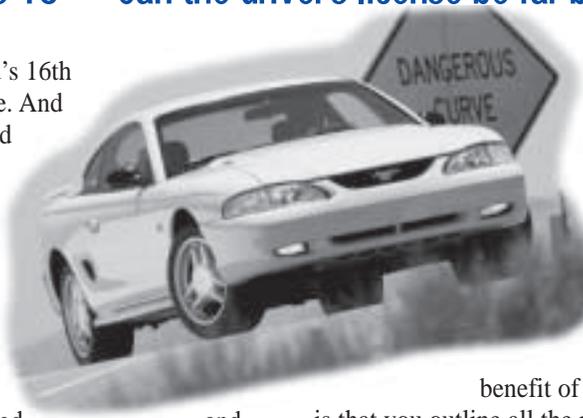
Before you leave on vacation, review your homeowners policy. Put automatic timers on your lights and either the television or radio. Let your neighbors know when you are leaving and when you plan to return; have a neighbor pick up your mail and your newspapers.

Now the only thing left for you to do is to relax and enjoy your vacation!

## My teen is 16—Can the driver's license be far behind?

Your child's 16th birthday is here. And all you've heard leading up to this important milestone is "Can I get my driver's license?" As a parent it's the day you've both anticipated and dreaded. Having your teen get his or her license can be exciting. But the knowledge that teen-age drivers are at a greater risk for car accidents is scary. According to the National Safety Council, drivers ages 16 or 17 are three times more likely to be killed in traffic crashes than those between the ages of 25 and 64.

As alarming as this is, there are some things you can do to improve your child's odds of staying safe on the road. First and foremost, don't hesitate to enforce strict driving rules that address



issues such as speeding and drinking and driving.

Some parents have a written "contract" with their child. The

benefit of such a contract is that you outline all the rules for driving as well as the punishment for not adhering to these rules. Then have your child sign the contract. By having your teen sign the contract, he or she agrees to the rules and regulations you've laid down. Inform your teen that driving is a privilege, not a right. This means driving privileges can and will be revoked for violation of any of the rules you've set as well as any violation of motor vehicle laws.

Whether it is parental rules or motor vehicle laws, strict driving rules save teen lives.

## Older motorists taking to road more

By 2010, it's predicted that half of the U.S. population will be age 55 and older. That means more older drivers will be on the roadways and interstates. According to the Insurance Information Institute, people age 55 and up are less likely to drive aggressively or too fast. Some insurance companies reward this safe driving with mature driver discounts. Drivers over age 55 with a clean record can realize as much as a 20 percent reduction on auto insurance premiums in some instances.

However, older drivers are more likely to have slower reflexes, be hearing impaired or take prescription drugs that can delay their reaction time. They may also have reduced vision, particularly at night, a decrease in depth perception, and movement-limiting disabilities. One recent study by the National Highway Traffic Safety Administration showed middle-

aged motorcyclists (who have risen in number in recent years) accounted for most of the 30 percent increase in motorcycle fatalities between 1998-2000. Given these statistics, it's important that older drivers compensate for age-related changes in their driving abilities, and keep these safety tips in mind.

- Have regular vision and hearing examinations.
- When traveling, always wear your eyeglasses or hearing aid.
- Use medication properly and be aware of how it could affect your driving.
- Always wear your seat belt.
- Avoid driving at night or when visibility is difficult.
- Maintain a minimum three-second following distance from the car in front of you.
- Avoid prolonged hours of driving.
- Take a defensive driving class

# If you have a pool, insurance is a must!



It's that time of year when temperatures begin to rise and friends and family find themselves in your backyard, swimming and playing in your pool.

Have you considered what might happen should someone get hurt, or worse, while in or around your swimming pool? Most likely, you as the homeowner would be held accountable. For this reason, it's a good idea for pool owners to be sure their homeowners insurance has enough coverage for medical and legal expenses—just in case. Injury and liability claims regarding pools can be costly.

Does posting warning signs protect the owner of a swimming pool from liability? The idea behind posting these signs is that the owner would not be held responsible if someone were to get hurt while on your property. But if you don't take reasonable measures to ensure your property is safe, properly maintained and suitable for its intended use, you can be held liable for someone's injury regardless if you've posted a sign. This includes the water quality, too. Also, if you have a diving board, your insurance may not cover you. Keep the pool fenced in and have locked gates and a removable or locked ladder.

Call our office today. We will make sure you have the protection you need if you own a pool.

## Staying in a hotel or motel while traveling? Here are a few safety tips

Whether it's for business or pleasure, if you travel you should be aware of a few precautions and safety measures to make your stay in a hotel or motel more enjoyable.

- Review the emergency and fire procedures found in the guest directory and locate the emergency exits nearest your room.
- Use the peephole to identify any visitors. Do not open the door if you are not expecting anyone or if you don't recognize the person. Notify the front desk if you feel uncomfortable. It is perfectly acceptable to ask for employee identification from all personnel that come to your door.
- If using an elevator, stand next to the floor button panel when riding alone. If you sense any problem, press the buttons for the next two or three approaching floors and get off as soon as possible. Pressing the emergency stop button could leave you trapped in between floors.
- When you leave your room, leave a light on and close the curtains,



especially if you might return after dark. Place the "Do Not Disturb" sign on your door. When you return, have your key out before you get to your room and certainly don't give your room number to strangers.

- Make sure the door belt and chain are locked at all times while you're in the room.

By taking these extra steps to protect yourself, you'll be able to sleep better when you stay in a hotel or motel. Please remember that in the event of a sudden disaster there are other people needing assistance, too.



## A claims handling how-to

A sudden loss or disaster is a trying and emotional event for anyone. Seeking restitution and getting compensated for your loss shouldn't add to your anxiety.

A proactive approach to filing a claim, one that involves providing your insurer with current and complete information, will increase your chances of obtaining the settlement you deserve. Take these steps when reporting a claim, because as the saying goes, "if you're not part of the solution, you're part of the problem."

- Inform your insurance agent of the incident.
- Photograph the damage; take additional pictures once repairs are made.
- Wait for an insurance adjuster to arrive and assess the total damage before you begin any major clean-up or rebuilding.
- Keep a complete inventory of the damage.
  - Keep all receipts for materials and labor.

If you're not satisfied with how your claim is being handled, the Insurance Information Institute recommends taking the following measures.

- Notify your agent you are unhappy—if he or she can't solve your problem, get the name and phone number of the insurer's claims department head.
- Support your case with documents and letters explaining your dissatisfaction.
- Review your policy, as most companies offer arbitration or appraisal services to help settle disputes.
- Contact the state insurance department.
- Call the National Insurance Consumer Hotline at (800) 942-4242, with trained personnel and agents to assist consumers with complaints.
- Contact an arbitrator to hear your case, to review if the settlement you were offered is fair.
- Consult an attorney as a last resort in obtaining the amount of reimbursement you feel you deserve.



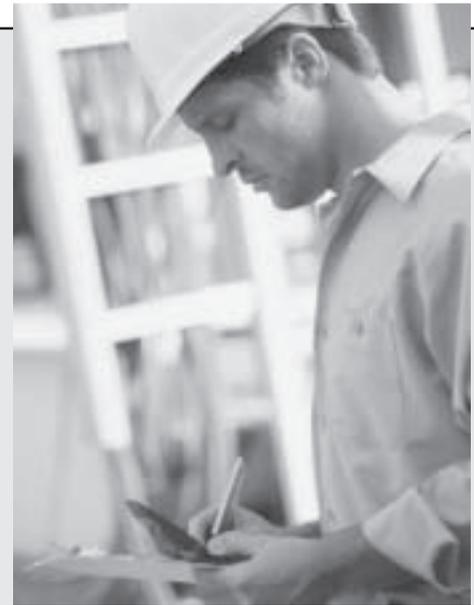
## Planning to build or renovate your home?

Here is something you should know if you're planning to build a new home or alter your existing one. Whenever you hire a contractor to build or renovate your home, you should request a certificate of insurance from the contractor's workers' compensation insurer and a certificate from the commercial general liability insurer.

While your homeowners policy will cover you if you are sued due to work being performed on your property, it really should be the contractor's responsibility to insure for his work. The existence of commercial general liability insurance may help to keep you out of a lawsuit. In fact, when building a new home, you may want to be named as an insured under the contractor's policy so coverage for any suit against you will be provided by that policy.

If you intend to act as the general contractor, but construction is not your trade, you will want to get certificates of insurance from every contractor you hire. If construction is your trade, you also will need to purchase a workers' compensation policy to cover liability for injuries to your employees and to cover contingent liability for employees of contractors you hire.

While these issues may seem complex, our agency is comfortable with them and we would like to help you through the process. Please call us, we want to make sure you enjoy your new home or renovations without unnecessary financial risk.



## Homeowners: Check your heating oil tanks

Summer is the perfect time of year to have your oil tank inspected, as problems usually become evident in the fall. If it needs to be replaced, you want to have the work done in the warm weather when you won't need to use the heat. And it's easier to replace a heater when it's empty rather than full. This is true whether your tank is indoors or outdoors.

**Call your oil supplier.** They will tell you if your tank needs to be replaced. If you have any questions or concerns regarding your tank, you can also call your local environmental protection agency.

Insurance coverage for cleanup contamination from leaking tanks depends on the individual homeowner's policy. Call us to see if you're covered in case of a spill.

## Stop road rage



Aggressive driving is America's car sickness. But is there a cure for thinking everyone else on the road are idiots? This is a nationwide problem; no one is immune

from it. There has been an alarming rise in the number of people who drive their cars in a threatening or hostile manner. Someone in a rage can use automobiles, trucks, even motorcycles as a weapon.

Here are some basic driving tips that can help prevent you from being a target of someone else's road rage. Although they seem like common sense, common sense is seldom a factor in road rage.

First and foremost, be a courteous driver. Act the same way toward the other driver as you would if you were face-to-face with him.

**Signal your intentions.** Let other drivers know where you are headed. Whether you like it or not, other motor-

ists have the right to know what you are planning to do.

**Use the passing lane for passing.** Don't get in this lane and then slow down. The passing lane is for passing, not sightseeing.

Another thing to consider is what happens legally to those caught in a road rage. You could find yourself charged with a misdemeanor or even a felony, depending on the circumstance. Many police officers actually patrol the roads looking for road rage activities.

Road rage is a real and growing threat on our streets and highways. The last place we need to act out in a rage is on the road where lives are put in danger.