

Insights & Updates



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Information from your professional insurance agent

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Rental truck coverage



Your personal auto policy does not respond to rental trucks the same way it does to rental cars. A rental truck means a truck, other than a pick-up or van, that is rented from a company like U-Haul or Ryder.

For example, a private passenger car, pick-up or van you rent is covered for liability if you use it for business purposes. But a rental truck rented by

you for business purposes (such as moving office furniture) is not covered. On the other hand, there *is* coverage for liability while using a rental truck when it is *not* used for business purposes.

Before you become content

with liability coverage for nonbusiness use, remember liability is not the only risk renters of trucks assume. Renters normally are responsible for damage to the rental truck during the term of the agreement.

Unfortunately, your personal auto policy does not cover a rental truck for physical damage (for example, theft or collision) unless it is a pick-up or van.

And, even if the rental vehicle is a private passenger auto, pick-up or van, there still is no coverage unless at least one of your own vehicles listed on the policy has coverage for physical damage.

In case you haven't noticed, this whole coverage issue for rental vehicles is a little confusing. Fortunately, our agency has the expertise to help you make the decisions you need to make, so give us a call whenever you anticipate renting a vehicle.

Your professional independent agent — educated by law

Did you know licensed insurance agents are required to comply with the state's continuing education laws?

Agents must complete 48 hours of course work every four years. This means your agent knows about the latest coverages, forms and policies to protect you and your property. Your independent agent is educated—by law.



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What would you do in the event of a fire?



A tragedy such as a fire can happen at any moment. It is difficult to imagine having your home and all your possessions destroyed by a horrible event. However, there are a number of steps that can be taken to allow your insurance company to serve you better and help you begin to rebuild what you have lost.

- Call your insurance company as soon as possible to report the damage, and be sure to update your contact information, if necessary.
- Do not throw away damaged items. Make a detailed list of all the destroyed property, and if possible, take photographs to help assess the damage.
- Only make repairs to the damaged areas if it is needed to make the area safe or prevent further damage.
- Keep all receipts of costs you incur beyond your normal daily expenses such as hotel costs, repairs, etc.
- Deal only with reputable contractors, and do not rush into signing repair contracts.

Should you have questions, contact your claims adjuster, Better Business Bureau and Chamber of Commerce for referrals.

It also is important to make sure that your home is insured properly before an accident. Insurers generally recommend that you insure your home for its full replacement cost, which means it is insured under a homeowners policy for 100 percent of the cost of repairing or rebuilding it at the time that becomes necessary. If you purchase a guaranteed replacement cost endorsement, the full amount would be received to rebuild regardless of inflation.

Under a standard insurance policy, personal property and possessions will be insured for their actual cash value, which is its replacement cost at the time of loss, minus depreciation of its value and any deductible applying to the policy. In order to receive full value for property, a policy should include replacement cost coverage, which also protects from both depreciation and inflation.

Items usually not covered by standard insurance policies include motor vehicles; commercial buildings on the property or buildings that are rented or leased to others except a private garage; pet injuries or damage to your property caused by pets; and jewelry, coin collections, silverware, furs and other valuables, above specified limits, that are particularly vulnerable to theft. Special riders or endorsements can be added to your insurance policy to cover some of these items.

Finally, many homeowners and renters policies do not cover incidents such as nuclear accidents, earthquakes, war, floods, mudslides and certain acts of God.

Keeping your homeowners or renters insurance policy up-to-date and making sure that all valuables are covered is the best protection against tragedies. An independent insurance agent is a great resource when it comes to determining the best policy for your property and personal possessions.



It's autumn and the kids have gone back to school

Here's a startling statistic. Pedestrian injuries are the second leading cause of unintentional death among kids from ages four to 14. Children who walk to the bus stop or to school need to be reminded to look left, right, then left again before stepping into the street. Tell them to always try to cross a street when a crossing guard is present and cross in front of the bus only after the driver signals it's okay to do so.

If your children drive to school, insist they and their passengers always buckle up. Remind them to always obey the speed limit. Statistics show approximately 6,000 young people are killed each year in fatal crashes going to or from school. Insist your kids follow your safety rules when driving or they ride the bus.



Boo! It's trick-or-treat time. Stay safe!

Halloween is a time of fun and trick-or-treating for our children. However, it is important for safety to be first on everyone's mind—parents, motorists and the trick-or-treaters.

Following a few safety rules will help keep our trick-or-treaters and ourselves safe this Halloween.

- Carry a flashlight.
- Stay on sidewalks and stay in familiar neighborhoods. If there are no sidewalks, walk on the left side of the road facing traffic.
- Wear clothing with reflective tape.
- Approach only houses that are lit.
- Make sure your children eat before they head out. Do not let your child eat any candy, etc., before you have a chance to inspect it. Look at the wrapping carefully and throw out anything that looks suspicious.
- Motorists should drive slowly all evening. Adult Halloween partygoers should be sure to have a designated driver.

By following these few safety tips, this can be a fun night for all.

The number of women drivers is on the rise—so are their insurance premiums

The times they are a changing. Today, more than 88 million women are licensed drivers—about 50 percent of the motorists in the United States. It's a figure that has drastically changed in the past years when 40 million motorists—were women. With the increased number of women on the road, it's only natural the number of women-involved car accidents would increase as well. Since 1975 the number of fatal automobile crashes caused by women has increased by 60 percent.

With the changes in the driving dynamics, there also have been changes in the insurance industry over issuing policies to women drivers. Along with the number of women drivers, insurance premiums for women have also increased.

With this in mind, there are certain things you can do to avoid paying more insurance than necessary. Our agency can guide you on ways to reduce your premiums, including:

- **Comparison shop.** We will shop for the best coverage at the best rate for your car.
- **Ask for higher deductibles.** By requesting a higher deductible on collision and comprehensive coverage, you can lower your costs greatly.
- **Buy a "low profile" car.** Avoid purchasing a car that needs extensive repairs or is more likely to get stolen.
- **Take advantage of low-mileage discounts.** Some insurance companies give discounts to motorists who drive less than a preset number of miles per year.
- **Find out about other discounts.** Ask if there are discounts on cars that have automatic seat belts, airbags, or anti-lock brakes. Some companies will offer discounts to drivers who have taken a driver's training

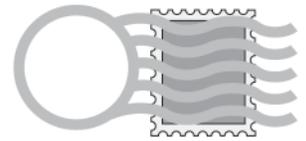


course, who are more than 50 years old, or who have other cars that are insured by the same insurance company.

Even with the increased premiums, it is still possible to receive decent coverage at a reasonable price, you just need to ask the right questions. We'll help you determine what the best policy is for your premium dollars.

Postal rates have gone up ... again!

As you well know, the postage stamp cost rose from 34 cents to 37 cents in July. One way to combat the rising cost of postage is to correspond with us via e-mail. Call our office for our e-mail address and while you are talking to our representative, give him or her your e-mail address. It is one small way to fight the rising cost of postage.



Insuring holiday gifts

One of the best ways to keep stress out of the holidays is to start your shopping early. Another is to make sure your holiday gifts are safe. This year, don't wait until the last minute to shop, and make sure you don't become a victim to burglary.

Imagine. . . You have almost finished your holiday shopping. You return to the car only to find that your window has been smashed and all your packages are gone.

The holiday season has just become more stressful. Lost, stolen or damaged gifts are problems most people don't think about during the holidays. But it can happen and the best way to protect yourself is through adequate insurance. Here are just a few suggestions.

Conduct a home inventory of all furnishings and possessions and update this inventory whenever you make major purchases or receive gifts. Take photos or make videos of items. List the descriptions, manufacturer, cost and serial numbers. Make sure things like TVs, VCRs, stereo equipment, cameras, camcorders, jewelry,



computers and power tools are on the list. Keep receipts and dates of purchase of major items. Keep several copies of your home inventory outside the house, such as in a safe deposit box at a bank. This will ensure that in the event of a loss, the inventory is in a safe place and won't be damaged.

Make sure your insurance policy provides adequate coverage for the total value of items in your home inventory.

Appraise jewelry and fine art every few years because they may change in value.

It's important to remember there are limits to some standard homeowners policies regarding jewelry and other

personal items. Give our agency a call to see what specific policies cover, and consider purchasing additional insurance to make up the difference.

Your house and new purchases aren't the only possessions that could be damaged. With all the driving that happens around the holiday season, it's also

important your car is properly insured.

According to a study conducted last year by the Insurance Institute for Highway Safety, parking lot accidents account for 20 percent of all auto crash claims, many of which are hit-and-runs. An additional study found 30 percent of crashes are caused by improperly backing up—usually into parked vehicles.

Taking a few minutes now to look over your insurance policies with us will save you a lot of time and energy should unforeseeable events happen during the holiday season.

Do you need a babysitter? Tips for parents

Parents, if you need a babysitter here are a few tips that may help you. Make sure your sitter is sufficiently trained and has a good sense of responsibility and is mature. Ask for references and check them. Make suitable arrangements at the time of hiring, for the sitter's transportation home. Leave a number and address where you can be reached in an emergency and have a list of phone numbers of people to contact, including a nearby neighbor or relative, in case you can't be reached. Provide the sitter with a working flashlight in case of a

power failure. And call and check on the sitter if possible. Remind your babysitter that safety is your main concern while your child is in his or her care. Otherwise, your babysitter's focus may be scattered among their many responsibilities, and safety issues may not get enough attention.

When you hire a babysitter, your homeowners policy will cover property belonging to the babysitter, should it be damaged while located at your home. If the babysitter is injured at your home, medical expenses will be paid up to the limit stated in your policy. In addition, if the babysitter were to sue you for injuries

incurred at your home, your policy would pay for the cost of your defense and any damages awarded, up to the limit stated in your policy.

If you or your family members engage in babysitting for others, then a potential liability exists for injury to children under your care and damage to property at the residence where you are babysitting. Coverage under your homeowners policy for this liability will vary from one insurance company to another. We recommend that you call us to determine whether this activity is covered by your policy.