

# Insights and Updates



VIA INSURANCE & FINANCIAL SERVICES

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## Work zone ahead — drive safely!

While warm weather coaxes us out to travel, many municipalities also take the opportunity to improve road conditions and infrastructure. So, before you crank up the radio and speed to your destination, remember the welfare of those working on the roads. Of course, safety is the most important issue, but you may be further dissuaded by knowing that the penalties for speeding or committing other traffic violations while in a construction work zone always are more severe than for normal conditions.

Nearly all states have laws that increase the penalties for speeding or committing other traffic violations while in a construction work zone. In New Jersey, when you see a construction zone sign posted, you can be sure all moving vehicle violations will result in double the original fine, regardless if workers are present or not. If you are caught speeding in New York where a construction zone sign posted, you could be subject to an additional fine of \$90 to \$600, up to 30 days in jail or both, regardless if workers are present or not.

We don't expect you need any further reason to take extra care in work zones, but we'd be remiss if we didn't mention your insurance rates, too. Traffic violations—work zone or

not—can result in an increase in your premium, and that's never news we want our clients to receive. Make this season a good one—drive safely!

## Index

Mowing others' lawns .....	2
Older drivers .....	2
Does your policy cover damage from trees? .....	3
Avoid contractor fraud this spring .....	4
News from our agency .....	4



## Mowing others' lawns

We all expect professional landscaping and lawn-care businesses to carry insurance for the potential hazards of the job, but what about homeowners? It's common for someone to mow the lawn of the elderly couple down the street every now and then as a good deed. Similarly, everyone knows an entrepreneurial child who goes door-to-door offering \$5 or \$10 a lawn. Risk and potential liability exists in these scenarios, too. It's not just the professionals who can get sued.

Riding mowers are powerful machines that, if steered off course, can damage a home's foundation. Even a push or self-propelled mower can damage landscaping work, plants and trees. Most seriously, improperly dislodging a stuck blade can cause severe lacerations or even amputate fingers or a hand. These and other unfortunate scenarios may be unlikely, but that doesn't mean they never happen.

A standard homeowners program that many insurers offer recently was revised to include coverage for people who mow others' lawns, but that is no guarantee that you have coverage. Insurers might opt to use an older edition homeowners policy, or create their own. If you or a member of your family often mows others' lawns, give us a call so we can go over your policy together. You might opt for more coverage, you might decide you don't need it, or you might discover you're covered already—what's important is that you know where you stand.

## Older drivers

We all know the stereotype of the older driver: eyes just peaking out over the steering wheel, feet stretching to reach the pedals, the vehicle swerving erratically in and out of the lane. The closer we get to retirement age and beyond, the more exaggerations like this make us cringe. The truth is that while drivers 65 through 74 have average fatality rates per capita, there is a dramatic increase in fatalities per miles driven.

As far as licensing goes, senior citizens have to meet the same safety requirements as any other driver. In some states, at certain ages—usually 65 or 70—older drivers must undergo regular testing of their ability to drive safely. However, according to the Insurance Institute for Highway Safety, Connecticut only requires drivers to select a two- or six-year renewal cycle once they reach age 65, though a personal appearance generally is required, and neither New Jersey nor New York have any special provisions for older drivers renewing their licenses.

As long as someone satisfies the state's requirements and has a valid driver's license, he or she cannot legally be denied auto insurance. Although, if an older

insured has had any type of medical disability, a carrier could require a medical statement attesting that they are healthy enough to drive. Now, if a person's driving record details an extensive history of accidents or serious traffic violations, an insurance company is within its rights to refuse coverage.

It's more likely that older drivers will have factors working in their favor, which could earn them premium discounts. For example, they typically drive fewer miles. Contrary to the stereotype, older drivers generally are defensive drivers, and not prone to aggressive behavior. They are more likely to observe speed limits and react correctly in risky traffic scenarios. However, longer reaction time, poor eyesight, diminished cognitive skills, medications and other health issues can work against the older driver.

Whatever your age, please feel free to contact your independent agent; we'll find you the coverage you need at a price you can afford, and make sure you enjoy the freedom of the road as long as possible.





## Does your policy cover damage from trees?

After Tropical Storms Irene and Lee battered the East Coast this past fall, many homeowners found themselves contacting their insurance agents for help with fallen trees.

Generally, damage to the home, its contents and other structures on the property are covered. This is true regardless of whether the tree was on your property or your neighbor's. However, you are responsible for the deductible. And, if the storm that caused the damage is a named hurricane, you may be responsible instead for the hurricane or windstorm deductible, which often is much larger.

If the tree was your neighbor's, your insurer may contact the neighbor's insurance company to cover the cost. If this happens, you may be reimbursed for your deductible. If your tree damages a neighbor's property, they should file a claim with their insurer.

Homeowners insurance typically covers the costs of removing the tree or shrub that fell on an insured structure. There

is generally a cap of \$500-\$1,000 per tree/shrub.

If the fallen tree doesn't damage your home or other buildings, but blocks a driveway or handicap ramp, your insurance may pay to have it removed. Otherwise, homeowners insurance won't cover the tree removal

**"Generally, damage to the home, its contents and other structures on the property are covered."**

unless your policy has an endorsement specifying that coverage.

It is important to note that there is no coverage for any damage directly resulting from a flood, surface water or

water that backs up through sewers or drains caused by an act of nature. Call our agency for more information on coverage for these perils.

Prevention usually is the best preparation. If you have trees close to your home, you may want to consider having them professionally pruned, or even removed. Consider the cost of pruning cheaper than the cost of it coming down on your house. If your property is damaged, however, call us as soon as possible. If it is safe to do so, take steps to protect your property from further damage and theft by making emergency repairs. Keep receipts for anything you buy so you can submit them to the insurance company. Inventory all damaged property. Take pictures of the damage.

This information is only a general guideline for tree damage. Contact our agency for more answers and further advice.



# Avoid contractor fraud this spring



Spring is the time when many people consider sprucing up their homes and property. However, before you hire the first contractor who knocks on your door offering to help with your projects there are a few things you should consider.

Before you do anything, call us—your insurance agency. If you decide to make considerable alterations to your home or property, we'll need to review your policy to make sure you still have the coverage that is adequate for your needs.

Next, remember: Not all contractors are created equal. Be careful whom you hire and avoid being taken for a ride. If a contractor drives around your neighborhood or approaches you at home, be dubious. Take your time to make a decision, especially if someone pressures you to make a quick decision about fixing something he or she pointed out to you around your home. And, be cautious if you can't get a straight answer from the individual.

If someone refuses to take a check for the work, insists on a check made out to the individual rather than a company or

wants too much money before the project starts—those are more warning flags.

Don't forget to get a project estimate in writing; take the time to check references, or contact your local Better Business Bureau to verify the contractor's work history and any possible complaints; and verify the contractor's licenses and insurance.

When you hire a contractor, ask for a certificate of liability naming you as an additional insured on the policy in case the contractor cause damage or bodily injury to a third party. This will provide you with coverage through the contractor's policy should someone sue you for negligence. If the contractor has employees, ask for a certificate of workers' compensation. That way, injured employees are covered if they are hurt while working on your property.

We can answer the questions you have about your insurance policy and we may be able to help you if you have questions about your potential contractor's coverage. Before you start your next home project, give us a call ... we are here for you.

## News from our agency

### Referrals welcome

Everyone has heard friends recount a nightmarish story about an 800-number insurance company they thought they'd save money for 15 minutes of their time ... only to find they were never told what their policy did and didn't cover until after they had a claim. As a professional, independent insurance agency, we pride ourselves on our availability to our clients. We take a proactive approach to make sure each person receives and understands his or her insurance policy, and if a problem ever does occur, we will be there to fix it as fast as possible.

The next time you hear a friend complain about his insurance, refer him to our agency, and explain that there are some professionals in the insurance field who value customer satisfaction and attentive personal service. There's no greater compliment we can receive than your referral.

