

Insights and Updates



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Electric scooters (may) have arrived

New Jersey legalized electric scooters, electric bicycles and electric tricycles in May 2019. The law allows these vehicles—as long as they do not exceed 20 miles per hour and are not operated on pedestrian sidewalks. Towns and municipalities will have the ability to further restrict the presence of these vehicles if they wish. Riders will not need a license or insurance to operate the vehicles, which may create a gap in insurance coverage that could expose you to liability in the event of an accident.

If you fall off the scooter, your personal health insurance would cover any injury from the fall, but only your injury. The issues arise from accident insurance. Most of the companies renting electric bicycles and scooters

include language in the user agreement that relieve the company of liability if the rider causes an injury to another person or vehicle. Companies may insist they have liability coverage for these situations, but have no guarantee they will cover the rider. Meanwhile, when the personal liability coverage on your homeowners insurance policy provides accident coverage for operation of a traditional bicycle, it excludes coverage for any vehicle with a motor. Automobile insurance may provide coverage when you rent a vehicle, but limits the coverage only to vehicles with four wheels. This gap of coverage leaves an electric scooter or electric bicycle rider exposed in the event of an accident involving another person or vehicle.

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Many insurance carriers do provide broader coverage that may include electric scooters and other recreational vehicles (e.g., in an umbrella or excess policy). If you plan to ride one of these motor-powered vehicles, you should talk to us to ensure you have the proper coverage in place to ensure a fun ride does not turn into an expensive one.



The do's and don'ts after a fire

During a fire, it's important to follow your emergency action plan and ensure that you and your family are safe. After a fire, it's equally important that you take care of your home—but maybe not in the way you might think. Here are the do's and don'ts after a fire causes damage in your home:

DO: Call our agency immediately, so we can work with an insurance adjuster to assess the damage to your home and property.

DON'T: Go back into your home without permission from the fire department.

DO: If you are allowed in your home, open all undamaged windows to clear the smoke contamination.

DON'T: Touch anything that has been affected by fire, smoke or soot because you could further contaminate otherwise un-contaminated things with soot or other toxins.

DO: Take photos of damages for your insurance claim.

DON'T: Relocate your car. If your car is parked in a garage and the fire damages the garage or your car, moving the car makes it harder to prove the damage was at the expense of the fire.

DO: Pour a tablespoon of antifreeze down sinks, toilet bowls and drains if the heat is off and temperatures are freezing. This will keep your pipes from bursting and creating flood damage.

DON'T: Try to use any appliances or utilities such as the oven, stove, sink, etc., until you are told it is safe to use them. If these amenities are not safe to use, they could start another fire.

DO: Hire a restoration service to decontaminate your home, remove damage and toxins.

DON'T: Worry. House fires can be scary and devastating, but with these safety and homeowners insurance precautions, you will be back home, comfortably and safely, effectively and efficiently.

Give our agency a call today. We can review your current homeowners policy to make sure you have the coverage you need to fix your house and replace your property if you experience a fire.





Make sure you are the only you out there

The Federal Trade Commission processed 1.4 million fraud reports—totaling \$1.48 billion in losses—in 2018. Identity theft occurs when an unauthorized person uses your personal identifying information, such as your name, Social Security number, credit card number or financial account information, without permission. The most alarming aspect of this crime is that you may not realize you are a victim until you review your financial statements, or you are contacted by a debt collector.

Identity thieves can obtain your personal information in a number of ways—beyond stealing your wallets, purses or any of your documentation, which includes sensitive information that has not been shredded. They can:

- use devices to access your credit, debit or ATM card, or break into merchants' credit card electronic databases;
- access unprotected information on public Wi-Fi that is sent on a laptop or smartphone;
- trick you into revealing your personal information through spam or pop-up messages;
- contact you claiming they are someone else (e.g., a research firm) and obtain your personal information;
- pose as a landlord, employer or someone else who may have a legal right to your credit report;
- divert your billing statements to

another location by submitting a change of address; or

- listen in on phone conversations in which you provide your credit card number.

“You may not realize you are a victim until you review your financial statements, or you are contacted by a debt collector.”

Reduce the risk and protect yourself:

- Shred documents with personal information, including pre-approved credit offers.
- Review financial account and billing statements.
- Use firewalls, anti-spyware and anti-virus software and keep it updated.
- Do not respond to spam, pop-ups or unsolicited emails. Use trusted, encrypted websites.
- Limit the amount of personal information on social-networking sites.
- Use strong and different passwords on each online credit and banking account.
- Never provide personal information over the phone, through the mail or internet unless you know the firm or person.

- Never carry your Social Security card in your wallet or write your number on a check.
- Destroy labels on prescription bottles before you throw them out.
- Don't share your health plan information with anyone who offers free health services.
- If you are an active-duty military member and away from your usual duty station, place an active-duty alert on your credit reports to minimize the risk while deployed. This will remove your information for prescreened credit card offers for two years.

Even if you take necessary precautions, identity theft can happen to you. Identity theft has serious implications, such as: loss of money and time spent to repair damage to your name and credit record; loss of job opportunities; denied loans for housing, cars or education; and possible arrest for crimes you did not commit.

Identity-theft insurance can provide reimbursement for expenses resulting from the crime, such as phone bills, lost wages, notary and certified-mailing costs and attorney fees. It is inexpensive and may be endorsed to your homeowners or renters insurance policies. If you are interested in the insurance, give our agency a call and we can provide more details on this coverage.





Seat belt laws

Finish this sentence: 'Click it or ...'

Did you say, '... ticket'?

We have all seen and heard the public awareness campaigns on television, the radio, billboards and those portable electronic safety signs on the side of the road, warning commuters to wear a seat belt.

If you don't wear a seat belt, you will be ticketed by law enforcement. You may know the campaign, but do you know the law? Who is required to wear a seat belt and what is the penalty for failing to do so?

New Jersey requires drivers and all passengers, regardless of age, to wear seat belts. Children younger than 8 years of age who are 57 inches or shorter are required to be secured in a rear or front-facing child seat with a five-point harness, or a belt-positioning booster seat.

Drivers are responsible for proper seat belt use of all occupants of a vehicle who are under the age of 18. The fine for violating New Jersey's seat belt law is \$46.

Do you have a question about seat belt laws, or how other car safety features may make you eligible for a discount on your car insurance? Give our agency a call. We'll be happy to review your auto insurance policy with you.

News from our agency

The safety of independence

When it comes to staying safe—in your car, when you are traveling, in your home—it's important to consider one of the most important tools that will make you feel safe and secure: insurance.

Sure, you can stay safe by knowing what to do (and what not to do) after a fire damages your property, by wearing your seat belt and protecting your identity. But what if accidents happen? It's imperative that you know how insurance can make you feel even safer from these dilemmas.

It's important to us that you are covered from accidents like these. Give us a call so we can determine if you have the right insurance coverage to stay safe this winter. Accidents happen, and we can help you get the coverage you need!

