

# Insights and Updates



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COVID-19 is affecting our lives and businesses—not just here, but around the globe. From business interruption to supply chains being drained, and travel and event cancellations, we are only just seeing the beginning of COVID-19's impact. Please be assured that we are here for you should you need us.

## Boating safety

When operating a boat, you need to make sure you take necessary steps to keep yourself, your passengers and others safe. New Jersey implements laws and regulations to help boat operators to take these steps. First, register your boat at the Department of Motor Vehicles. Then, take a boater safety course. If you are older than 16 and born after 1978, you are required to complete a boating safety course prior to operating any power vessel, and have a boating safety certificate. If you were born in or before 1978, you can operate certain boats without taking a safety course.

There are other steps you must take to keep you, your family and friends safe

while on the water. First, New Jersey requires you to have enough life vests for everyone on board, and children under 12 years old must be wearing one. In some circumstances, everyone on board must wear a life vest. Additionally, you also must keep visible distress signals, such as flares, on board so you can send a signal if you need help. Finally, there is certain equipment you must keep on your boat, but it varies by the type of vessel. This information can be found on the New Jersey State Police website in the boating safety manual.

In addition to taking a boater safety course and taking safety precautions while out on the water, be sure to

## Index

Should I stay or should I go?	
Hurricane edition.....	2
On the road again.....	3
Stay safe and cool this summer.....	4
News from our agency.....	4

purchase boat insurance. This is not a requirement in New Jersey, but just like when you drive a car, there is a risk of an accident and/or property damage. Without insurance, you could be on the hook for thousands of dollars should you have a boating accident. Boat insurance also can protect you from others' negligence. Give us a call today so we can find the right coverage for your boat. We look forward to hearing from you.



## Should I stay or should I go? Hurricane edition

During hurricane season, coastal residents should make it a priority to be prepared for anything.

Hurricanes are serious storms that can devastate acres of land—taking wildlife and homes along with it. Many who live near the coast and have been affected by hurricanes often wonder whether to evacuate, even when they are being advised by weather services to leave. Evacuating can be a disruptive, inconvenient process, but it's always important to consider that it is not safe to stay.

**First responders.** When choosing to wait out a hurricane, homeowners often do not consider that their lives aren't the only ones taken into their hands. If you stay through a hurricane, and

you find yourself needing help, a first responder will undoubtedly come to your rescue—but who will come to the first responder's rescue if they, too, get hurt? It is important to consider that choosing to stay doesn't affect only you. First responders often don't have the choice to stay or leave, but if you leave, then they can avoid being exposed to the storm.

**The hurricane.** Hurricanes devastate communities every year, and they cause other scary types of weather emergencies, such as tornadoes, floods, storm surges and heavy wind. Hurricanes aren't just bad storms—they destroy lives. If you have the means to evacuate, it's important to do so.

**The aftermath.** Suppose you do stay and you survive the hurricane itself:

will you be able to handle the aftermath that comes with a hurricane? Hurricanes cause prolonged power outages, water supply issues and a shortage of supplies. You could find yourself in life-threatening circumstances, even after the hurricane has passed.

Hurricanes aren't a time to be brave. Evacuating can be stressful and frustrating—especially when everyone else is doing it with you. But what are a few hours in traffic and an inland hotel bill if you, your family and pets are safe? When you return, we will be right there with you, ready to help you pick up the pieces and make your home, home again. Give us a call today to talk about how hurricanes can affect your policy—and how we can help you when it's time to evacuate.





## On the road again...

Travel is a popular summer pastime—it's a time when we see many recreational vehicles and motorhomes on the road. If you are one of the some 10 million people who own an RV or motorhome in the U.S.—or if you are considering purchasing one of these vehicles—have you considered all of the safety and insurance issues associated with these modes of transportation?

RVs and motorhomes provide a practical and cost-effective way to travel. They also provide their owners with a safe way to travel across the country while social distancing. However, before you take to the open road, you need to familiarize yourself with how your vehicle will operate on highways and off-the-beaten-path thoroughfares. Before you take off on vacation, consider taking an RV/motorhome driver training course, and practice driving your RV on short trips. Inspect your vehicle and take care of any repairs or required maintenance.

Once on your vacation, be sure to conduct walk-around checks every day when you're on the road. Check to see that tires are inflated properly, lights and turn signals are working, brakes are functioning, make sure your vehicle's steps have been retracted and the antennas and awnings are secured.

Vigilance doesn't stop once you are off the highway for the night. Traditionally,

campgrounds have poor security. Consider alternatives to campgrounds—such as Walmart parking lots, which are monitored regularly. Never leave your property outside if you leave your site. Remember, many RVs and motorhomes share the same locking systems—so one key can open many doors and windows. Use a deadbolt on your front door and use dowels in window tracks to keep your vehicle secure. Consider putting a safe inside your RV or motorhome, in which to store your valuables.

**“Vigilance doesn't stop once you are off the highway for the night.”**

Other helpful tips include: testing campground water before you drink it or use it for cooking; and keeping a well-stocked first-aid kit that will help you take care of minor injuries.

Having the right insurance policies also can help you have peace of mind while you travel in your RV or motorhome. Remember that RVs can collapse quickly in front-end accidents; and they have a high center of gravity, so they can roll over easily (and possibly catch fire).

Typically, RV and motorhome insurance options include the following coverages:

- Liability (bodily injury and property damage). These coverages will help you pay for damages to other people and their property (e.g., their car), respectively.
- Collision. Regardless of who's at fault, collision pays for damage to your RV or motorhome if you're in an accident with another vehicle. Collision also covers RV or motorhome rollovers.
- Comprehensive. This coverage can help pay for other damage to your RV. This includes damage from collision with an animal, vandalism, theft, fire, storms, floods and certain other natural disasters.

Additional coverages can include: uninsured or underinsured motorist (to protect you against other drivers who aren't insured or who are underinsured); and medical payments (to help you cover the medical bills of you or your passengers). Optional coverages can include: roadside assistance, towing & labor, safety glass replacement and vacation liability.

The coverage depends on the type of insurance policy you purchase. We can help you go over your insurance needs to help you find the best policy for you and your RV or motorhome. Call us today.

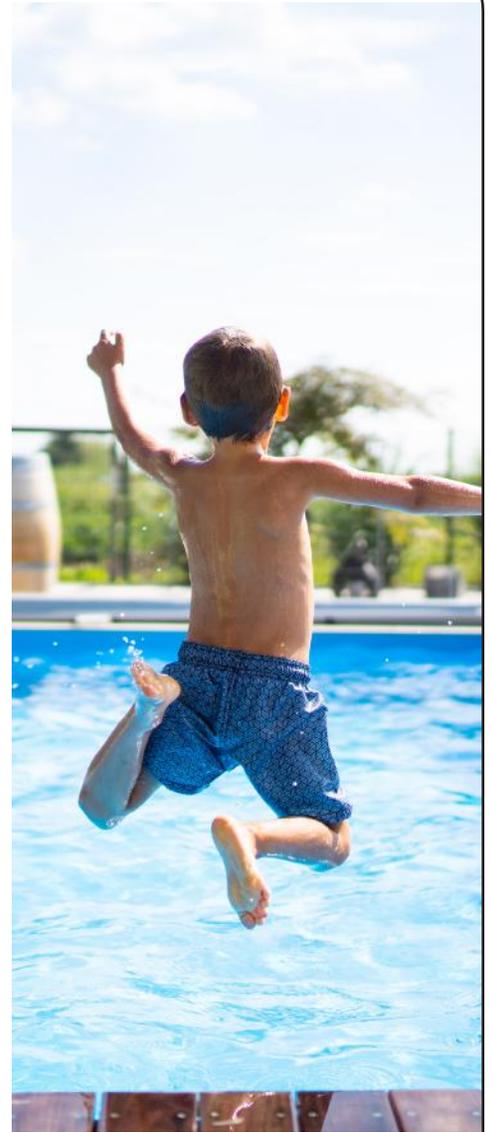


## Stay safe and cool this summer

When the weather gets hot, sunny and humid, it's always refreshing to take a dip in the pool. Swimming can be a fun, relaxing way to spend your summer days with family and friends—but it's important that everyone is safe. There are myriad ways a pool can be dangerous, but counteracting those are tips to ensure that you, your family and friends have an enjoyable, incident-free summer.

1. Learn to swim. Make sure you and your children know how to swim; if you don't, enroll yourself and/or them in swimming classes.
2. Do not trust pool noodles to protect you or your children from drowning. If you or your children are not capable of swimming without a floatation device, be sure to have one handy.
3. If the pool is on your property, build a fence around it that will prevent children and animals from accessing it without your supervision. The fence should latch shut.
4. If you can't find a child, always check the pool first.
5. Learn how to do CPR—on children and adults.
6. Keep these tools handy near your pool: floatation devices, a first-aid kit, drinking water, towels, and scissors (to cut hair).
7. Install anti-entrapment drain covers.
8. Install an alarm system around your pool that you can hear inside the house if a child opens the gate to the pool. Also, there are underwater alarms that detect water movement—they will alert you if someone or something falls into the pool.
9. Keep the area around your pool clean to avoid injuries from tripping and slipping.
10. Store pool chemicals in a safe place.

There are endless things you can do to make sure you and your family stay safe this summer while enjoying the luxury of a swimming pool. But, precautions and all, accidents happen. Give us a call today about how your homeowners policy will cover you.



## News from our agency

### We are here for you

Even during challenging times, we are here for you. We know things are hard right now. And, while COVID-19 may be affecting all aspects of everyday life, we hope you realize that some things haven't changed—our agency is here for you. We are—and always will be—just a phone call or email away. You are essential to us.

Want to talk about your current insurance coverages, or discuss your options for additional coverages? Give us a call or send us an email, any time. We want to help ensure that you are covered, no matter what.

