

# Insights & Updates

New Jersey | Summer 2021



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## Coming or going, ensure your short-term is insured

If you plan to rent out your home, you should check that you have certainty of coverage to protect yourself and the property. Homeowners policies are not intended to cover business or commercial use of your home, which includes renting it out for a few nights. This requires extra coverage, either in a separate policy designed to protect your house when rented, or an endorsement added to your existing policy.

You need your own insurance protection, even if the service you use to rent out your home promotes backup coverage for anyone using its service. Typically, these policies will not reimburse for more than the actual cash value of property damaged by guests. For example, the policies will not pay for fire damage caused by electrical wiring. Additionally, covered property may exclude valuable items in your home, such as jewelry or artwork. Generally, liability coverage offered by these companies is limited to injury or damage caused by guests, not liability caused by you or your family.

Before you rent out your house, make sure you comply with applicable New

Jersey state and local laws. New Jersey allows for short-term rentals, but the state imposes an additional tax on any property advertised on mass-market online platforms. Also, you should check whether the rental service remits these taxes to the state directly to save yourself time during tax season. Some municipalities—particularly those with easy access to New York City—have imposed local restrictions on short-term rentals for fewer than 30 days.

If you choose to rent a house or apartment for your upcoming travels, be aware that most homeowner policies cover your property and liability when you are traveling. However, other people's property that's in your care at the time of the loss is covered only for fire, smoke and explosion. Some of the property you own and take with you may need a floater policy to provide optimum protection. Additionally, travel insurance can protect you from cancellations or health care expenses while traveling.

Want to rent your property out for travelers? Are you a traveler? Give our office a call today to make sure you are covered.



# Tips to prevent auto theft



There were an estimated  
**721,885**  
auto thefts  
nationwide in 2019.

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These thefts cost  
more than  
**\$6 billion.**

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In 2020, the top three  
most stolen cars were  
Honda Civics, Honda  
Accords and full-size  
Ford pick-up trucks.

Many people may think it won't happen to them—but statistics show that auto theft is on the rise. You don't want to find out the hard way that it can, in fact, happen to you. To prevent auto theft, consider these important tips:

1. Keep your doors locked. This may seem like a no-brainer, but most vehicle theft occurs as a result of unlocked doors.
2. Take your keys with you. And, don't keep your spare key near your car.
3. Make sure your windows are closed. Completely closed. Even if they're open just a crack, crafty thieves still can use that small space to gain access to your vehicle—and everything inside it.
4. Don't park in the dark, and keep an eye out. When you have to leave your vehicle behind, be sure to park it in well-lit areas. Thieves are deterred by light because they can be spotted easily. And, when you're parking your car, pay attention to your surroundings. If you see people loitering nearby, or you think the area could be unsafe, park somewhere else.
5. Avoid keeping valuables in the car. If a car thief can see your cell phone, computer or anything else worth money in the cab of your vehicle, that could inspire him or

her to break in. Don't leave money or expensive material items in your vehicle.

6. Consider installing ... An alarm system, a vehicle immobilizer and a tracking system. Some vehicles don't have an audible alarm that will sound when they are breached. A vehicle immobilizer will bypass a thief's attempt to hotwire your car by using smart keys, kill switches and wireless ignition authentication. If your vehicle is stolen, a tracking system will help you locate the vehicle—and maybe, catch the culprit.
7. If a thief steals or damages your car, call the police. If you have a tracking device on the car, let the police return the vehicle to you. Don't attempt to confront a car thief on your own—you could get hurt. Then, call our office to discuss your auto coverage. We can help you repair any damages or help you recover the monetary value of your vehicle if it is not returned to you.

Auto theft doesn't happen to all of us, but it happens to many. You can help prevent the chances of becoming a victim. Give our office a call today to discuss your auto coverage, and discuss how else you can protect yourself from auto theft. We look forward to hearing from you.

# You're having a cookout: Here's what you should know



Summertime is great for grilling—but is your food safe to eat? Be sure to follow these tips this summer to ensure that you, your family and friends stay safe.

## Shopping for food

When you buy groceries at the store, wait until you're ready to check out before you put raw meat in your cart. It can get warm if it's in your cart while you're still shopping. If it gets too warm, dangerous bacteria can start growing and make you sick when you eat it.

If you can, put the meat in separate shopping bags—separate from each other, and from your other groceries. This will prevent cross-contamination.

When you get home, be sure to put the meat in a refrigerator that is no warmer than 40°F or a freezer. If you need to transport the meat, put it in a cooler that will keep it no warmer than 40°F.

## Preparing the food

When it's time to start cooking, you can take the meat out of the refrigerator. Remember: Raw meat left out at room temperature isn't safe to eat after two hours. After two hours, dangerous bacteria begin to grow on the meat, rendering it unsafe to eat.

When you cook meat, you get rid of harmful bacteria that make the meat

unsafe to eat. When preparing to cook it, be careful not to cross-contaminate. Any knives, tongs, plates, cutting boards, utensils, etc., that touch the raw meat should not be used again until they are washed properly. Do not use the contaminated tools to touch the meat once it's cooked, any other food you are planning to consume, or any other tools you plan to use. And, FYI, marinades and sauces that touched raw meat juices can contaminate your food if you don't cook them.

Also, make sure your grill, oven or stove is clean before you start cooking.

## Cooking the food

Do you know how long the raw meat has been in your refrigerator? Generally, poultry, ground meat and other chopped-up meat (e.g., pancetta), should be cooked within two days of purchase, unless it's frozen. Larger cuts of meat, like roasts, steaks and pork chops afford you a little more time—cook it within five days of purchase, or freeze it. When you freeze raw meat, it stops the bacteria from growing. When you take it out of the freezer, the time starts when the meat has thawed completely.

Here are the internal temperatures you should measure from inside the thickest part of your meat when it's done cooking (and resting for three minutes, if

applicable): 145°F for beef, pork, lamb, veal and fish; 160°F for burgers and other ground meat; and 165°F for poultry and other pre-cooked foods like hotdogs. Once the food has been cooked, keep it 140°F or warmer until you are ready to eat.

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***Raw meat left out at room temperature isn't safe to eat after two hours.***

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Put leftovers in the refrigerator or freezer within two hours after cooking. If you're outside and it's above 90°F outside, put the cooked food away within an hour.

Cookouts are a summertime favorite, so it's important to make sure that they don't end with someone getting sick—especially if you're feeding people who don't live with you. But, accidents happen, and your homeowners policy should cover you if guests fall victim to food poisoning. Give our office a call today to discuss your homeowners policy and what coverages are afforded to you.





# Does your insurance policy need to change?

There are certain things that you may purchase once and never think about again—pet rocks, parachute pants, Troll dolls and bedazzled anything. However, your insurance policies shouldn't be something that you buy and forget about until you need to file an insurance claim.

Your life isn't stagnant, so your insurance policies shouldn't be either. A variety of factors can affect a policy's coverage and the premium you pay. For homeowner policy premiums, this can include if you:

- have a dog or a wood-burning stove,
- made home improvements,
- started a home-based business,
- got married, or
- made any past insurance claims.

For car insurance premiums, this can include:

- your age,
- the car's make and model,
- your driving record,
- yearly mileage, and
- your ZIP code.

Additional factors also can affect any other insurance policies that you may have.

You also can affect the premiums you pay by adjusting the types and amounts of coverage on your various insurance policies. If you are looking for ways to reduce your insurance premiums, it might seem like dropping or reducing coverage is an easy way to save some money now, but it might end up costing you even more

should you have to submit a claim later.

So much can affect your insurance coverage and your insurance premiums—you shouldn't be expected to know them all, and determine your coverage limits, deductibles and premiums without advice.

That's why we are here. If you have questions about the insurance policies you have with our agency, we can review them with you to help ensure that you have the coverage you need, as your life changes. And, if you have insurance policies with another agency or company, we'd be happy to look those over with you, too.

Enjoy your life as it goes forward. We'll be there to help you insure the changes.

## News from our agency

### Work with independent insurance agents

In person and remotely, independent agents provide unique and personal experiences for insureds every day.

It's important to us that you know how important you are. We want to protect you and show you how your insurance policies cover you, your family and your livelihood. If you have any questions—no matter how simple or complex—we are here for you.

Give us a phone call or send us an email. Any time. You are essential to us.

