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Graduations Are Right Around the Corner

With spring come graduations. If you are planning to celebrate, there are some things you should consider.

Your child is well on his way to adulthood and needs guidance on stepping into the real world. After graduation, young adults often take apartments, buy their own automobile and even begin to think of marriage. As part of their planning process, consider directing them to us for help with their insurance and financial planning needs.

As children move up and out, they need to protect their home and possessions from damage and loss. They also need to protect

their assets from liability claims from others who might get injured at their home or as a result of their actions. At the very least, they will need renters or homeowners insurance and auto insurance.

If they are starting their own business, or even an at-home services enterprise or product-sales endeavor, they should consider business insurance options. There are many policies that are designed for those just starting out.

In any case, as they make the big leap into

adulthood, we invite them to make a call to us as their first step in the right direction. We'd love to help!



Check Your Flood Risk Online

The Federal Emergency Management Agency (FEMA) adjusts its flood-risk maps every five years, so your property's risk might have been increased or decreased recently. Thanks to a software combination from FEMA and Google, you can go online to check your assessed risk of being affected by floodwaters.

Begin with the popular Internet application Google Earth. If you or your kids have ever been on your computer and suddenly shouted, "I can see my house from here!" you likely already have Google Earth installed. If not,

download the latest version from <http://earth.google.com>.

Once it's installed, download FEMA's software, aptly titled "Stay Dry," at https://hazards.fema.gov/femaportal/kmz/Stay_Dry_v2.o.kmz. Once that is installed, open Google Maps and follow the single required step to see a variety of flood information overlaid on your specific property.

At that point, give us a call. We can provide you with options for obtaining proper flood coverage based upon your specific property location and risks.

Your Home Is Your Castle



There it is, the fruit of your weekend labor. Your home eats up a lot of your time and money, but the repairs and improvements are worth all the effort once you actually get to enjoy them.

Chances are good that the work you've done has also improved the value of your property. A new kitchen, an upgraded bathroom, an addition and even smaller changes like high-end flooring, can warrant a call or note to your insurer to make sure that the improvement is covered under your insurance policy.

Outdoor improvements aren't always included in your property coverage, so if you have expensive outdoor features or landscaping, you should give us a call so that we can discuss how coverage applies under your policy and what coverage enhancements might be available. As an example, while coverage varies by insurer, most insurers don't provide much coverage for trees, shrubs or other plants.

The time to call is now, before any damage occurs.

What If the Other Guy Has No Insurance?

Recently, a young man was struck by a reckless drunk driver and sustained severe injuries. According to police, the driver was clearly at fault. One would think his auto liability insurance would pay for the extensive hospital and rehabilitation bills and, hopefully, for any diminished wages or quality of life for the victim.

That makes sense, but if the driver was uninsured or didn't carry enough insurance, there might not be funds available to cover all—or worse, any—of the victim's expenses. In such a case, the injured party might have to turn to their own resources.

Despite state laws, at least 16% of drivers (and far more in some states) are uninsured, says a recent study by the Insurance Research Council. In response, you should consider carrying insurance that covers such incidents.

Typically referred to as “uninsured” (UM) or “underinsured” (UIM) motorists coverage, it provides coverage for what the other driver's policy should have paid. Don't leave valuable protection for you and your family to the potentially bad decisions of others. Talk with us about UM/UIM today.

Dog Breeds Can Influence Insurance

If you own a dog, you need to read this. Most states allow insurers to charge homeowners higher premiums if they own a certain breed of dog.

Insurance companies might even be permitted to deny insurance altogether or not renew an existing policy based on the breed or its classification as “dangerous.”

If you have a dog, it is important to read your homeowner's policy to make sure you aren't in violation of it. If your dog's breed is excluded from the liability portion of your policy, you might have to purchase a separate liability policy to cover any injuries or damage your dog might cause. Keep in mind that your insurance policy changes over time. If you don't regularly read the updates your company sends to you, you might have a dog restriction that you don't know about.

Typical restricted breeds include pit



bulls, chows, akitas, some terriers and rottweilers. This is not a complete list, and state restrictions may differ, so check with your state department of insurance if you have questions. Some insurers do offer coverage for these breeds, both on and off your property, so talk to one of our professionals if you have a dog that could affect your insurance.

Drowsy Driving is Akin to DUI

Even though 96% of American drivers know drowsy driving is unacceptable and dangerous, 32% say they still get behind the wheel when they are tired.

Those percentages come from a recent AAA study on drowsy driving. Even more frightening is that those 32% are the ones who admitted to “driving when they were so tired that they had difficulty keeping their eyes open in the past month.” And what about going beyond “drowsy” to actually falling asleep behind the wheel? Shockingly, 41% of respondents admitted to having done just that (10% in the past year), with over half of those reporting that they dozed off while driving on high-speed roads.

Even if you aren’t one of the drowsy drivers, you and your family are exposed to the dangers of fatigued driving. This is the reason we highly recommend that your auto insurance protection include sufficient coverages, such as underinsured motorists insurance, that are designed specifically to



respond to losses beyond your control.

First, commit to driving safely. Get plenty of sleep. Drive at times you are normally awake, and stop along the way rather than trying to drive all night. Take breaks and drink caffeinated beverages if necessary. If you feel drowsy,

either pull off the road and rest or don’t drive at all.

Second, talk to our insurance professionals today about making sure your auto policy takes into account all the possible risks to you and your family. We can help you fill any gaps that we find.

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Thank you for your referral.

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates

Reconsidering Deductibles

Many folks will tell you that if the amount of damage to their home or auto isn't all that much, they would never contact their insurance carrier. Some do this to avoid the hassle of a claim. Some do it thinking it will prevent a hike in their premium. Whatever the reason, if you are willing to cover a greater amount than your deductible, why not raise the deductible?

Raising a deductible to the level you can afford with comfort is a win-win! The insurance company now knows you won't be calling them for smaller claims, and you get to pocket the premium savings from choosing a higher deductible option.

If this describes your situation, speak with one of our coverage professionals about your higher deductible options and resulting savings.