

Do U Txt 'n Drive?

According to the American Automobile Association, 21% of drivers admit to texting while driving in the last month. If you are one of the millions who drive and text, you need to change your habit.

Texting and driving kills. No one who crashes as a result of their own texting ever expects it to happen to them. No one who causes the death of another because of distracted driving figured they were going to.

How dangerous do "texters" make the roadways for drivers?

- According to the Virginia Tech Transportation Institute (VTTI), taking one's eyes off the road for more than two seconds doubles the risk of a crash.



- VTTI reports that commercial truck drivers who are texting are 23 times more likely to crash than those who are not.

- Distracted driving is involved in more than one in four vehicle crashes.

Eighteen states and Washington, D.C., have already passed laws banning texting while driving. AAA reports that it will actively push legislators in the remaining 32 states to pass similar laws during sessions in the first quarter of 2010.

You can do your part. Refuse to text while driving, and hammer it home to your teen drivers. It's more than good driving. It's a matter of life and death. ■

Backup of Sewers and Drains

Most homeowners have had the nightmare. Millions have had the misfortune of seeing it come true. It's coming home to a backed-up drain or a breakdown of a sump pump that has left inches of water on the floor!

Sifting through standing water to survey damage to the floor, furniture and other items is not an experience any homeowner wishes to have or, worse, pay for. Unfortunately, many homeowners with standard home insurance policies will have to do just that.

"Water backup from sewers or

drains" and "sump discharge or overflow" are common sources of property damage caused by water that are excluded from coverage by standard home insurance. Fortunately, most homeowners policies can be easily amended to insure this exposure. The amendment will cost extra, but the additional cost is miniscule compared to the costs involved in tearing out flooring and walls, replacing moldy furniture and conducting restoration.

Call our service team to look into water backup and sump pump coverage. ■

Personal Watercraft Coverage

With spring approaching, warmer temperatures will have much of the country taking to lakes, rivers and the high seas for waterborne recreation. For this reason, the National Association of Insurance Commissioners (NAIC) offers the following reminders to boat owners and users concerning important insurance coverage.

The personal property coverage of your homeowners policy might cover a small boat for \$1,500 or less in damage to the boat itself, but important liability coverage for damage or injury to a third party is limited. Generally, home insurance companies limit liability insurance to

small sailboats (26 feet or less) and powerboats with small motors (50 hp for inboard and inboard/outboard and 25 hp for outboard



motors). A boat of any significant size is not covered by your home policy for property or liability.

Personal watercraft, such as jet skis, also likely require a separate insurance policy.

Other questions to consider before putting the boat in the water:

- Are your policy limits adequate?
- Are there discounts on boat insurance for taking safety courses?
- Who is covered by the policy?
- If I am towing skiers or tubers and they are injured, are their costs covered?

To address these concerns before boating season blossoms, give our service team a call. We can help you make sure your insurance is ready when you decide it's time to get wet! ■

ID Thieves Are Still at It

Identity thieves steal Social Security numbers, credit cards, bank account numbers and other personal information to open bank and credit card accounts, secure car loans and more. Even if a victim doesn't lose money directly, the time and costs of dealing with identity theft can be extensive.

In 2008, more than 10 million people had their identity compromised, according to the Florida Department of Financial Services. The department offers the following tips to prevent identity theft:

- **Guard your Social Security number.** Don't have it printed on your checks. If someone asks you

for your Social Security number to set up or verify an account, ask if some other identifier can be used instead.

- **Shred it.** Destroy unwanted credit card applications, transac-

The time and costs of dealing with identity theft can be extensive.

tion slips and other documents with personal information so they can't be picked up out of the trash and used by a fraudster.

- **Watch your card.** Try not to

let your credit or debit card out of your sight. When doing so is unavoidable, such as when you are dining out, use cash instead.

- **Check your mailbox every day.** When traveling, ask a friend to get your mail, or have the post office hold it for you. Drop off outgoing mail that contains financial info at the post office or place it in a collection box.

You can insure against some of the expenses associated with identity theft. Our service team works with several home insurance companies that offer coverage specifically designed to help pay the cost of this alarming loss. For more information, call today. ■

When You Rent Out a Room

At a glance, the option to rent a portion of a home is a win-win, supplying the renter with a roof and room and the homeowner with some additional income. However, unless the renter is a family member, this common arrangement presents a few important problems that must be addressed concerning home insurance.

First, the concern for the renter is that the landlord's insurance does not cover a renter's property or liability; therefore, if the renter's property is damaged or stolen, the lessor's insurance would not apply. Further, if the renter's actions result in bodily injury or property damage to a third party, the renter would not be covered under the lessor's insurance. To address both of these dangerous exposures, the renter should consider purchasing a renter's insurance policy. These policies are usually inexpensive and would be a great recommendation for any tenant.

Renters present additional expo-



sures for homeowners as well. For example, if the rented space is in a detached structure, such as a carriage or pool house, the homeowner's insurance for that structure wouldn't apply, so if it is damaged by fire, windstorm or other cause, it wouldn't be covered. Additionally, renters are not covered by the medical payments portion of the lessor's home-

owners policy. This presents a problem if the renter suffers an injury on the premises, such as slipping and falling down the stairs.

These are just a few of the gaps that exist in home insurance when a portion of the home is rented to someone who is not a family member. For more information, call our service team today. ■

COPYRIGHT ©2010.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is understood that the publishers are not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert advice is required, the services of a competent professional should be sought. 03/10.

Snowmelt Can Flood the Home

Flooding is the most frequent severe weather threat and costliest natural disaster facing the nation, according to FEMA. Ninety percent of all natural disasters in the U.S. involve flooding, and high-risk flood areas are not the only ones at risk. About 25% of flood insurance claims come from low- and moderate-risk areas.

Tropical storms, flash flooding and torrential rains get most of the attention; however, a common and often overlooked cause of flooding is spring snowmelt, the organization reports.

During the spring, frozen land prevents melting snow or rainfall from seeping into the ground. When the snow does melt, it can overflow streams, rivers and lakes. Add spring storms and the result is often severe spring flooding.

For more information on protecting your home from damage caused by spring snowmelt, visit www.floodsmart.gov. Give us a call, too, to find out about affordable insurance to cover your property against flood damage. ■

Thank you for your referrals.

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