

At Your SERVICE

Frye Insurance Associates, Inc.

web site: www.fryeins.com



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Newsletter time again! We know you get lots of catalogues and other stuff in the mail that would be loosely categorized as "junk". This newsletter actually has some information that may be beneficial to you and your family. Yes we know Erie sends out a publication but ours is local & personal. Besides, we think it's nice to send you a little something extra for your premium dollar. The world has become a less personal place with voice mail, phone menus & the like. You can sit in your pajamas at three in the morning and shop for all sorts of things. But insurance policies are different. You pay a premium now to protect yourself against some future event that may or may not occur. In an instant however, your policy can go from just another piece of paper to the most important thing in your life. Should that happen, the way the company performs will impact your financial & emotional wellbeing. We think it helps to hear a familiar voice on the other end of the phone. That's us. When you need us, we're here. Just as we've been for the past thirty years or so.

Did We Mention We Love Referrals? And Now...

We'll make it worth your while! Without question, referral business is best. With that in mind, each time you send us a referral we'll send you a token of appreciation. If you refer someone, just have them mention your name when they call and we'll do the rest.

Nothing Like a Swim in the Bay..in January..?

On January 26, 2008 John Frye, Marcello Natale and several of our policyholders will jump into the Chesapeake Bay as participants in the Maryland State Police Polar Bear Plunge at Sandy Point State Park. This annual event raises money for the Special Olympics of Maryland. Nothing like a bit of hypothermia for a good cause!



House Numbers...

As some of you may know, Donald Fink is conducting home inspections for the agency. This has been underway for a couple of years. It's part of our service in making sure that your home is adequately insured and we take the opportunity to point out potential hazards.

That leads us to the subject of house numbers. Make sure they're displayed in an area that is visible both day & night. You may hear this message from the fire & rescue people from time to time. When seconds matter, the ability to locate your particular house on the street could literally be a life or death situation.

House Fires!

Yes, we had a couple this past year. One was caused by the accumulation of lint in a dryer the other by a heater placed a bit too close to some combustibles in a garage. From what we've seen over the past 30+ years or so, most house fires are preventable. A little maintenance coupled with some common sense will usually do the trick. Then of course there are the CANDLES! Candles, candles, candles. We hold our collective breaths around the holiday season each year. Yes they smell great & create atmosphere but PLEASE don't let your child have one in his or her room! Don't leave them burning over night or when you leave the house. Don't set them near anything else that can burn or where the cat or dog can knock them over. AND FINALLY, THE PERENNIAL ASH WARNING! Ashes from your stove or fireplace can rekindle days after being removed. Place them in a container that will not burn and well away from the house, garage, deck or outbuilding. End of lecture. My apologies to the candle industry.

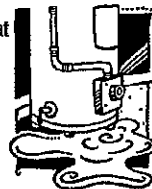


Floods..

Flood damage is not covered under your homeowner policy. And while many people only worry if they're close to the bay, ocean or some body of water, the standard line is "if it can rain where you live, it can flood". We can provide flood coverage for you. Just give us a call.

Water Damage..

The damage from water that escapes from your plumbing system or an appliance is covered under your policy. Believe it or not, it is one of the most common property claims! A word of advice; If you're leaving your house for any length of time, even over a weekend, it's a good idea to



turn off the main water supply. We see very serious damage from pipes & appliances that leak. In some cases water has run for days causing a catastrophic situation.

A Bit of Deception...

A policyholder passed this tip along and we think it's a good one. While we don't encourage anyone to have a dog or animal that bites, a "Beware of the Dog" sign can work wonders. After some items turned up missing from the garage and yard, this homeowner decided to post the sign. End of problem! Cheap & effective.

Theft Alert!

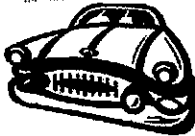
Over this past year we've seen a dramatic increase in items stolen from vehicles particularly in Home Depot parking lots. While you should always lock your car or truck and place items out of sight, take some extra care the next time you visit one of these stores. Considering how quickly some of these thefts have occurred, we're convinced that there are some folks watching and waiting for the right opportunity.



\$1,000,000 Ain't What it Used to Be...at least in Maryland..

While the federal estate tax threshold has been increased, the State of Maryland continues to cling to the \$1million limit. Considering the value of homes & other assets you might find that you're worth more than you thought. My aunt was killed in an auto accident last year. While she considered herself to be of ordinary means, her two children owe the Governor in excess of \$60,000! After appraising the house & adding up some other things accumulated over her lifetime, values exceeded the \$1,000,000 limit. The good news is that YOU DON'T HAVE TO LEAVE YOUR FAMILY WITH THIS EXPENSE! You can purchase a "second to die" policy that can help eliminate any such debt that you might leave your heirs. It's designed just for this purpose and priced accordingly. One policy on two lives. Call us. We have access to some of the best rates in the nation. Otherwise, prepare the kids for the possibility of a large bill or two after you're gone.

HONK!



THE AUTO CORNER

Always review your policy to make sure that the vehicles listed are up to date. Do not rely upon the salesperson to notify us of a new vehicle as they often fail to do so.

Liability Limits: We believe that EVERYONE should have at least one million dollars in liability protection! This is best accomplished with a Personal Catastrophe Policy however, we will be happy to discuss increasing the limits on your auto policy. Please call us! Remember, a claim that exceeds your limits can result in financial disaster!

Deductibles: Higher deductibles save money! Be prepared, however, to pay in the event of a claim. We will be happy to provide you with alternative deductible rates.

PIP/(Personal Injury Protection) - This coverage, which is mandated in Maryland, provides you with medical expenses and lost wages. The minimum required is \$2500 or you may carry as much as \$10,000. There is also a provision for waiving it completely for yourself. Let us know if you wish to make changes.

Your Uninsured/Underinsured Motorist Coverage is extremely important. When you receive your auto policy at renewal, make certain that the limits for this coverage are the same as the limits for your Bodily Injury Liability Coverage. Call us if you have any questions or if you detect a discrepancy.

Loss of Use or Rental Expense: Make sure that you have enough coverage to rent a car that suits your needs. We suggest at least \$30 per day but locally, \$40 or even \$50 per day may be more appropriate. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

Loaning Vehicles: Lending your car to someone is very risky. The problem is that YOUR COVERAGE is primary! There is a wide spread misconception that auto insurance follows the driver. This is incorrect! The insurance follows the vehicle, therefore, an accident with someone else driving your vehicle with your permission is charged under your policy.

The recommended liability & uninsured motorist limits are general in nature. Your assets and financial condition may be such that you are in need of higher limits. We must rely upon you however, to so advise us. We are always available to help you address these concerns.

even liability in case it comes down in the wrong place...

Michael Flatley, Lord of the Dance, formerly of Riverdance has his legs insured for nearly \$40 million.

We Need Updates...

Fortunately or not, we live in a hi tech era with E-mail, cell phones etc.. We would like to keep our records updated in case we need to reach you. Please give us a call so we can review & make sure we're current. Thanks!



As You Wish...

After numerous & frequent requests, we are now offering Disability Income Insurance. While Workers Compensation will provide benefits if you're injured on the job, sickness or non work related accidents are not covered. With many occupations, being unable to work means no income. Call us. We have access to the best rates in the country! Just ask for John Frye.

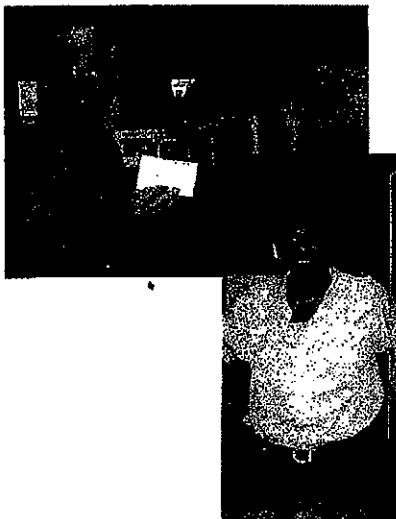
California Fires...\$1 Billion as of Now...



In circles other than the federal government, a billion dollars is a lot of money. As of this writing, the Insurance Information Institute does not see any impact on rates as a result of the California fires which are expected to be in the one billion dollar range. Katrina was about \$41 billion.

Free Flatscreen Giveaway...

You may recall that we gave away a 42" T. V. in a drawing back in the Summer. The lucky winner was policyholder, Monique Tompkins shown here along with the good Mayor of Laytonsville who drew the name. It was a great day for all!



Odds & Ends...

We issued a couple of "hole in one" policies this past year. You've probably heard about golf tournaments where a car or some other rather valuable prize is awarded for a hole in one. In almost every case, the sponsor doesn't have to buy the car. They just purchase "hole in one" coverage. Should the unlikely event occur, the insurer pays for the prize.



Be Careful If You Shop...

While we don't think you ever need to shop for auto insurance since we're always going to be competitive, we realize it does happen from time to time. But, be careful! We often hear about some incredible deal on auto insurance only to find out that the quotation was A SIX MONTH PREMIUM! We write and quote only annual policies.

Did Ya Know...

You can purchase Satellite & Space Vehicle Insurance? It covers things like failure to launch, failure to stay in the proper orbit &

What's All This About Electric Cars?

Think electric cars are something new? Look what you would have paid for a Milburn Light Electric in 1916.

The Literary Digest for December 5, 1916

1409



The Holidays Are Coming . .

The Holiday Season will be here before you know it. So here's the annual reminder list that will help keep your family safe and your house standing after the festivities:

Light Strings: They're cheap! Don't use the old ones!

Extension Cords: Also cheap! Please, no tape.

Candles: Cheap but dangerous! Please, please, don't go out or to bed with them burning. **THEY DO CAUSE FIRES!**

Cut Trees: Keep them watered and away from any flame! Remember, "When the needles turn brown, take them down".

Don't Have a Personal Catastrophe Policy?.. You Should!

There are very few absolutes in the world but here is one. Feel free to have it laminated for your wallet. Everyone should have a Personal Catastrophe Liability Policy . . . PERIOD! Not only is this an excellent value in terms of cost, but the additional level of protection is vital in today's litigious climate. In brief, the policy adds an additional \$1,000,000 in liability protection over and above your other liability exposures including your auto, home, rental properties, seasonal properties and, if you have one, your boat. Call us. Your assets and financial condition may be such that a \$1,000,000 limit is insufficient. We must rely upon you to advise us accordingly. We will be happy to discuss your particular situation. The current general recommendation is



Protecting Your Home

If you are like most of us, your home is one of your largest investments. Listed below are some available endorsements which can add valuable features to your policy. In the event of a loss, these may often determine whether the claim is paid and the amount of coverage available:

The enhancement endorsement: For a charge of \$37 per year, this form will expand your coverage to include theft of jewelry to \$5000, (your current policy includes only \$3000) sewer & drain backup and a varied range of other enhancements. Call us for details.

Insure your home and all property at 100% of its full value! Not 80%, not 90% but 100%. If you have a serious fire or some other type of loss which causes severe damage to your home, believe me, your premium will become one of the most insignificant issues in your life. We have stood in the ashes of \$200,000+ homes and can assure you that the cost of the policy is never discussed. **IF YOU HAVE DOUBTS ABOUT YOUR CURRENT COVERAGE, GIVE US A CALL.** We'll be happy to help you make certain that you are fully insured.

Keep the value of your jewelry updated. We suggest having the more expensive items reappraised at least every three years. But, be sure to review everything each year when you receive your renewal policy to make certain that we're up to date. We suggest that you speak with your jeweler.

The ordinance or law endorsement! Have you ever given any thought to the following situation? Your house is destroyed or even partially destroyed by fire. You have sufficient coverage to rebuild, however, guess what? Local zoning laws now require that you add a sprinkler system to the house or perhaps the new zoning requirement mandates that your house cannot be reconstructed on the same foundation but must be moved a few feet from its original location. Who pays? You do unless you have "ordinance or law coverage." The cost of this coverage is about 10% of your basic premium. A good value! By the way, this is included in the above mentioned enhancement endorsement. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

If you add to your home or if you construct an outbuilding or garage, be sure to let us know. Remember, while the policy provides full replacement cost you must notify us within 90 days of the start of any such improvements.

ONE FINAL WORD. DON'T BE FOOLED! Homeowner policies are not all alike. Some would tell you otherwise but the fact of the matter is that trying to save a few dollars in cost may result in a claim that is NOT COVERED! If you're tempted to shop, check with us before you go elsewhere. If you've found a better deal, we'll tell you. Recently, we've heard some outrageous stories about some insurance folks who either don't know their product or perhaps are simply desperate to make a sale at the consumer's expense.

Identity Theft Coverage: We now offer coverage for "Identity Theft". This may be added to your Erie Homeprotector Policy for only \$20! The limit of \$25,000 is intended to help restore your good credit. By the way, we did have a claim reported during 2007.



Other Things You Should Consider

You may increase or add a floater for the items listed below. While your policy already provides some coverage; you may wish to increase the amounts.

1. Jewelry
2. Furs
3. Silverware
4. Guns
5. Fine Arts
6. Musical Instruments
7. Coin Collections
8. Stamp Collections.
9. Collectors items (Hummels, Dickens houses, etc.)

If you have items scheduled you should **review the value at least annually.** They do not increase automatically.

Miscellaneous & Other Coverages Available

1. Earthquakes do happen here and coverage is available. Of considerable significance is the fact that we are prohibited from providing this coverage for seven days after an occurrence, an indicator of how seriously our industry considers this exposure. So, if you're concerned, don't wait. Call and add the coverage now.
2. Dwelling replacement guarantee. We'll rebuild your home regardless of cost!
3. Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!
4. Sewer & drain. Don't depend on WSSC.



Frye Insurance Associates, Inc.
P. O. Box 5123
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1 Agent
Phone Call
Less Worry

... Let Us Be The ONE

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SUB MD 208

Address service requested

IMPORTANT INSURANCE INFORMATION!!

And now a few words about us...

For yet another year, our solid core remains intact. Tom, Patti, John, Ellen, Ginger, Marcello, Tracie & Mindi. Granddaughters Katelyn & Aly continue their respective visits to the office as time allows. Cultivation of the third generation is proceeding nicely. From an insurance perspective, we're grateful for yet another relatively uneventful weather year. Again, the dire predictions by the weather "experts" were considerably off the mark. As of this writing, the eastern seaboard has not been ravaged by the multitude of storms that were predicted by many.

It remains our mission to provide you with the best products and service at the lowest possible cost. The Erie founder, H. O. Hirt made it a point to distinguish price from value. Neither we nor anyone else in this industry can guarantee that we will always have the lowest price. We will forever guarantee that we will be here when you need us and that you will be hard pressed to find better value.

And so for yet another year we take this opportunity to thank you for your loyal patronage and express on behalf of the entire staff our warmest wishes for a Joyous Holiday Season!

Best regards,
Frye Insurance Associates, Inc.

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Seasons Greetings

Still... Proud!

- No voice mail ...
- No "Music to hold by" ...
- No multiple phone options ...



Just REAL PEOPLE, WHO ANSWER THE PHONE