

At Your Service

Frye Insurance Associates, Inc.
web site: www.fryeins.com



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◆ Frye Insurance Associates ◆ P.O. Box 5123 • Laytonsville, MD 20882-0123 • (301) 948-7366 • (301) 253-2053

Newsletter time and believe it or not this is edition twenty one! As in past years we've gathered bits & pieces of information over the past few months that we can now pass along to you, our valued customers. And, while you will find it on line, due to popular demand we will be sending paper copies again this year. If you believe the majority of weather forecasts for the upcoming winter, you might want to keep a copy to light the fireplace. Dire predictions for unusually cold weather & lots of snow abound from the National Weather Service to the Hagerstown Almanac. So, it may not be too early to stock up on bread, milk, toilet paper and consider abandoning your car. On the other hand, I seem to recall a few nasty predictions about the hurricane season which thus far (OMG I hope I don't eat these words) has failed to show up. But what a great summer! In case you don't recall, the 4th of July was a near perfect weather day with low humidity, a nice breeze & moderate temperatures. A dream come true for those of us who haven't progressed beyond adolescence when it comes to lighting up the night sky on the 4th. And to make things even better, it was a Friday! It just doesn't get any better. Although next year it will be on Saturday..... Is this a great country or what!

Drone? Of Course We Have a Drone...

Yes we have one and we got ours well before the "craze". We've been doing radio controlled flying stuff for years so this was an absolute must. In fact one of the videos on our website is "old school" taken from a fixed wing aircraft. Take a look at www.fryeins.com then scroll down to Facebook. We used it to do a special tribute to the 75/80 drag strip which closed this season after 50+ years. You'll also find some nice aerial shots of Laytonsville. We'll be updating from time to time so visit the website frequently & check it out. We

might slip in an insurance suggestion or two from time to time but we'll try not to bore you.

Watch Where You Leave The Laptop:

We heard about a fire this past year that resulted from a laptop computer lying on a bed. The damage was estimated at \$70,000! Careful!

Check Washing...

True story. My wife & I are listed on all of my mother's accounts. A few months ago we received a phone call from a bank as a check was being presented that was out of the norm for the account. It seems that a woman was at the bank attempting to cash a check written for over \$1,000. When my wife asked to speak with the customer she ran out of the bank. Here is what we found. She had taken a check written for \$114.00, "washed" the payee from the check, inserted her name and added a "1" to the amount making it \$1,114.00. How did she get the check? From the mailbox of course! Apparently there are some folks who routinely look for roadside mail boxes with the flag raised. Obviously this is a signal to the postman that something is being mailed. When they find an envelope that is likely to contain a check they remove it and use a washing process to remove the payee as well as the check amount. This is often as simple as using nail polish remover. I saw a copy of our "washed" check and frankly it was nearly perfect. Now, how to prevent it from happening to you. While a bit inconvenient, my mother no longer mails payments from the roadside box. She either drives to the post office or uses one of the blue postal drop containers. In addition she now uses "gel" type pens which tend to smear rather than erase when solvents are applied. Kind of sad but this is the world in which we live.

Quality Agency Awards...

Have we mentioned that we are two time recipients of Erie's most prestigious



award? Well, yes I know we've mentioned it but actually it's a pretty big deal. It's presented annually to only one agency. Winning it once is an extraordinary honor, twice is rare. What does it mean to you? That we are competent, efficient, very good at keeping our policyholders happy and in general, operating the type of agency that makes the Erie proud.

Additions & Alterations To Your Home:

Your homeowner policy provides an additional \$5,000 for additions & other changes automatically. If you make changes that exceed \$5,000 you must notify us within 90 days. This is very important. Without such notification there is no coverage for damage to the new additions. Now keep in mind that this does not mean purchasing new carpet or new appliances. It applies to actual additions or changes to the structure. Call us if you need further clarification or if you wish to discuss. By the way, this is not something new.

The Annual Candle Warning...

It's official. We no longer have real candles in our home. The battery powered versions have become so realistic in appearance that they simply outweigh the potential risk of the open flame variety.



Sewer & Drain Coverage.....

While damage from water that leaks from your plumbing system is generally covered, SEWER & DRAIN backup is not automatically included in your homeowner policy. If you have questions or concerns about whether this is included in your policy feel free to give us a call. This is very important. Backup from a sewer or drain can cause serious damage not to mention a very unpleasant mess!



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 certain that your policy will provide an adequate replacement if your vehicle is stolen or disabled as a result of an accident. For example, if your vehicle is a luxury sedan or large suv you will probably want the replacement to be of like kind & size. Your Erie policy will now address this. Be sure to call our office to discuss and to make sure that you have the appropriate coverage.

Loaning Vehicles: Lending your car to someone is very risky. The problem is that YOUR COVERAGE is primary! There is a widespread 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.

Emails & Important Information:

We recently sent out our Fall & Winter safety tips email. Now of course if we don't have your email address you didn't receive it. We've had very positive feedback from quite a number of our policyholders. We don't use it to sell you anything. The intent is to remind you of the potential hazards that come with cold weather, ice & snow. We also send one for the Spring & Summer. But again, if we don't have your email, you won't receive that one either. So PLEASE, drop us a note or email so that we can have you on record. We also use it as an "alert" mechanism. For example, if there is a hurricane or potential for flooding there are restrictions placed on what insurance coverage we are allowed to write at the time. Very important!

FIRE! Can't Say This Often Enough.....

Every year we have one and last year was no exception! Ashes from the wood stove or fireplace are placed too close to the house or on a patio, deck or porch. Remember, a spark or ember can remain for days and if left in a cardboard or other flammable container it will cause a fire.

Place the ashes in a metal container well away from the house and soak them with water if possible. These fires often occur during the night which puts your family at risk and they are usually quite serious costing several hundred thousand if not millions of dollars.

Keep the Heat On!...

Don't turn off the heat in your seasonal or rental property! For that matter, don't turn it off in your own home either. At some point it's going to get cold, probably colder than you think. When it does, pipes freeze & burst often causing quite a mess. Besides, there are coverage restrictions in most policies if you fail to maintain adequate heat.



Which Cars Get The Most Tickets.....

A recent study came up with the top ten cars most likely to be ticketed. No, probably not the ones you're thinking about (Corvettes, Vipers, Mustangs) but some rather unlikely models. We won't bore you with the entire group

but #3 was the Scion FR-S, #2 Pontiac GTO & #1 was the Subaru WRX.

Workers At Your Home.....

Whenever someone is performing work at your home it's always best to request a Certificate of Insurance proving that they have liability coverage as well as workers compensation. We currently have an open claim which involved an injury to an individual while working at a private residence. This is especially true if the person is going to use any of your tools or equipment in performing the task. Call us if you wish to discuss.

Do You Have Flood Insurance.....

Out of the 2.5 million homeowners in the state of Maryland, only 74,000 have flood insurance. I'll wager that most of them who have it live somewhere near a body of water. All of which is fine unless there's a flood where you live. We suggest that you keep in mind that clever little catch phrase that the flood folks have been using for years; "If it rains where you live, it can flood". Yes, we write flood coverage. Keep in mind that your homeowner policy does not cover flood

Classics, Street Rods.....

We've owned them for years, attend the shows and understand the culture surrounding these vehicles. Come to us for your coverage. Unless you're buying the insurance from a specialty company, there's a good chance you don't have what you need. Call us.

Left Turns & Roundabouts.....

Did you know that one of the very large parcel delivery companies changed their drivers' routes a few years ago to avoid as many left turns as possible? Accidents arising from left turns occur frequently and are among the more serious in terms of bodily injury. Roundabouts, circular intersections where the traffic flows in one direction around a central island, reduce left turn accidents dramatically. According to the Federal Highway Administration when compared to standard intersections roundabouts reduce fatalities by 90%, injuries by 76% and crashes in general by 35%. Not a bad investment.

Consider Wally.....

When you have time take a look at www.wallyhome.com.. If you've read a few of our past newsletters you know that a great many homeowner claims arise from water damage. Some, particularly those that occur while the homeowner is away, can result in catastrophic

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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!

Make no mistake about it there are folks out there who will gladly sue you into bankruptcy! Therefore, you need a Personal Catastrophe Policy. There are few absolutes in the world but the fact of the matter is that everyone should have this level of protection. The minimum limit is \$1,000,000 however depending upon your assets, you may need a higher amount. The policy adds liability protection to your auto, home, rental or seasonal properties, boats etc.. At an average cost of \$150 per year, it is one of the best values in insurance. Call or email us for a quotation. Don't hesitate on this one.



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:

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! 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 Recovery Coverage: We now offer coverage for "Identity Recovery". 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 | 6. Musical Instruments |
| 2. Furs | 7. Coin Collections |
| 3. Silverware | 8. Stamp Collections |
| 4. Guns | 9. Collectors items
(Hummels, Dickens houses, etc.) |
| 5. Fine Arts | |

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

Miscellaneous & Other Coverages Available

- 1. Sewer & drain. Don't depend on WSSC. Also, this is required for damage due to a sump pump failure.**
2. 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.
3. Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!

Our Location in Beautiful Downtown Laytonsville...



Consider Wally....

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damage to the structure as well as personal belongings. Wally is a wireless water sensing system that will alert you if a leak is detected. It also monitors changes in humidity & temperature. In general you simply place the wireless sensors around your home and then connect them to a network using the Wally.app. Check out the website.

Homeowner Claims.....

We recently saw a study that listed the causes of most homeowner claims. Here they are in no particular order. Pets! Yes, creatures that bite often do & homeowners get sued. Trampolines! The kids bounce, someone breaks a bone.....you get sued. Swimming pools! These are serious. Most drownings are in home pools and most victims are family members. Throw

in the injuries from diving boards, sliding boards etc.. & you see the problem. Poor maintenance! Everything from plumbing leaks, malfunctions in furnaces, liability hazards such as loose porch railings, cracks in sidewalks can result from poor maintenance. Claims follow. Fire! Candles, fireplace ashes in a cardboard box placed on the deck beside the house, overloaded circuits, worn out extension cords, did we mention candles, oily rags in garage etc., etc. By the way, do you have a fire extinguisher in the kitchen? You should.

Trees & Damage.....

After a snow or ice storm, most damage to property is caused by trees and limbs. Keep them trimmed back away from your roof, porch & decks. Even a small bit of trimming can prevent serious damage.

And now a few words about us...

Another year and our core remains. Tom, Patti, John, Lori, Marcello, Tracie, Leanne, Angela & Mindi are on the job & working to provide you with the best service available. Stan continues in the commercial insurance area. Granddaughters Kate & Aly continued competitive swimming this past summer with most of the fall dedicated to pom squads & football games. Of course piano continues for both. Grandson Ryan does what three year olds do. He did however learn to swim this past summer which lets us all relax a bit. Ellen still stops by from time to time & we still hear from Ginger. We're a bit like "Hotel California" in that regard "You can check out anytime you like but you can never leave"! Truth is we're just one big extended family & we wouldn't have it any other way. We've noted of late with great pleasure that our rate of referrals has increased dramatically and we have you to thank for that. The value of personal service seems to be back in vogue. I've truly never understood why speed is of the essence when you're buying something as important as auto insurance. The idea of saving 3% in five minutes or 7% in two minutes? Sometimes it's just nice to get a body on the phone or stop by and see a familiar face. Believe me, when you have an accident or get sued you'll want to spend more than a few minutes on the phone.

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 safe, healthy & Joyous Holiday Season!

Our Very Best regards
Frye Insurance Associates, Inc.

Not only do we speak Spanish,
but we speak it very well courtesy
of our own Marcello whose family ties extend
to Argentina. We're not the product of
some on line course!



Still... Proud!

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

REAL PEOPLE...REAL SOLUTIONS

