

# At Your SERVICE

Frye Insurance Associates, Inc.  
web site: [www.fryeins.com](http://www.fryeins.com)



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**I**t's newsletter time again. While we usually like to start off with a bit of levity this year is somehow different. Let's face it, these are tough times. Unemployment as of this date is nearly 10%. Foreclosures are up and wages are down. The real estate market, once the proverbial gold standard for investments in this area, is at best flat. A great many people are "under water" on their homes meaning they owe more than the value of the property. Now with all that in mind, we have to remember that we've endured two world wars as well as a whole series of smaller wars, a Great Depression, a major terrorist attack, double digit inflation and something near and dear to all of us.....gas lines. Of course much of that takes a back seat to having no job. To paraphrase President Reagan, a recession is when your neighbor is unemployed, a depression is when it's you. The hurricanes predicted for the east coast failed to materialize, something for which we are all grateful. Yes, we did get more than our share of snow but for the most part, at least from an insurance perspective, the damage wasn't all that severe. The grass did seem a bit greener this Spring and the flowers perhaps a bit brighter as well. Or maybe the Winter just seemed soooooo long. In any event we shall persevere. Let's hope that by the time the next newsletter is written, things will be just a bit better.

## Business in Your Home?...

The economy has moved some businesses from leased space back into the home. If this applies to you, be sure to let us know. Businesses operated from the home require certain endorsements and sometimes even a separate policy to assure adequate protection. Give us a call.

## An Anniversary!...

While it's hard for us to believe, 2010 is our 30th year in business! Our association with the Erie in one form or other goes back to 1967 but the agency operations started in March of 1980. We have you to thank for these many years. Some of you

have been with us that entire time and even longer. The smaller agencies we picked up over the years are populated with folks going back to the 1950's and 1960's! That is loyalty and it is greatly appreciated. While rates go up and rates go down, most of our folks have found that the Erie is always competitive and of even greater importance, we and the Erie will be here when you need us. Our business retention is just under 95% so clearly, most people are pretty satisfied. Remember, no phone menu, no voice mail and no music or messages to hold by.



## Speaking of Phone Menu's...

You would be amazed at how many of our clients come to us because of phone menus. Nothing against the people who sell these things but from what we see, the novelty has worn completely off! Technology is great but there's just something about getting a live voice on the phone or being able to walk in the door and see a familiar face. That's who we are. If you have any friends who are tired of pressing #1 to infinity, send them our way.

## 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.

## Speed Cameras...

Most people have a love or hate attitude when it comes to speed cameras. When

the Town of Laytonsville opted for them the Montgomery County Policy provided a traffic analysis which lasted from April 23 to April 30 of this year. Here are some bits & pieces from the report. Keep in mind that the speed limit in the town is 30 miles per hour and that the survey was conducted in front of the elementary school. Over 42000 vehicles passed through the town northbound, just over 40,000 southbound. But here's the good stuff. Southbound the maximum speed was 79.8 miles per hour. But northbound was 114 miles per hour, the highest recorded in a school zone in Montgomery County!



## [www.fryeins.com](http://www.fryeins.com)...

Yes, that is our website. Take a look when you have a minute or two. We're updating it from time to time and we've actually gotten a compliment or two of late. We have a web manager who helps us keep up to date.

## Fido is Still A Problem...



One third of all homeowner insurance liability claims involved dog bites. This has been the case for a number of years but during 2009 the costs rose nearly 7%.. It's often the dog that's never bitten before. Unfortunately, the old "first bite is free" adage has eroded considerably. Chances are if your dog bites and particularly if it is a child you will most likely be on the hook. Yet another good reason to have a Personal Catastrophe Policy in addition to your homeowner. Call us in that regard.

## The Annual Candle Warning...

Yes, you'll see us refer to this elsewhere in this newsletter but we can't say it often enough. Candles cause fires!





# 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 \$100 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 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.

Check out the battery candles. They're extremely realistic and you can leave them on as long as you like. They come in all shapes, sizes and even scents. We now use nothing but these in our own home.

## Guess What's Making A Comeback?...

Life insurance! Yes, the ugly duckling target of some in the previously booming finance industry has apparently been re-discovered. Some of our clients have been pleasantly surprised by the cash values that have accumulated over the years in their whole life or universal life policies. Nice to get a check with a simple phone call. Others have decided that it might be time to buy a little security having learned that, contrary to popular belief, you really can lose money in real estate even in Montgomery County! Give us a call. We have access to the most competitive products in the country and that includes the "on line" folks. Besides, when you need us, we'll be here. On line? Well

## Email Addresses...

As we've always needed current phone numbers, we now need at least one e mail address. For better or worse e mail

is a fact of life and in many cases one that is more positive than negative. Don't be surprised if the next time you call our office someone asks for yours. We're working to keep our records up to date.



## Does It Rain Where You Live?...



Yes? Well, then it can flood! At least that's what the flood folks say. Seriously, flood is not covered under your homeowner policy. We can provide it if you wish. If there are concerns, give us a call.

## Sure, We Tried To Tell You But Noooooooooooooo...

For years we've been telling you that earthquakes do happen here and that you can endorse coverage to your homeowner policy. As you may recall we actually had one earlier this year and yes, we did endorse it to quite a few policies. Feel free to call if you would like a quote.

## Sure, We Think We're Good, But What Do Others Say?...

*"You are such a pleasure to work with. You always fix whatever needs fixing!"*

*"We wanted to thank you so much for all of your kindness."*

*"You always know how to brighten our day with your kind words & your smile."*

*"It is a pleasure doing business with the friendly folks at the Frye agency."*

*"Thank you so much for helping us with everything."*

**Just a few comments from some people who went out of their way to write us about our service.**

## 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 in does, pipes freeze & burst often causing quite a mess. Besides, there are coverage restrictions in most policies if you fail to maintain adequate heat.



## The Auto Enhancement Endorsement...

Every so often something comes along that is a really great value and well worth the money. Such is the case with the Erie Auto Enhancement endorsement. At a cost of \$30 per year, not per vehicle, it includes such features as diminishing deductibles for each accident free year, increased limits on sound equipment and increased coverage for your personal effects just to mention a few. Give us a call and give serious consideration to adding it to your policy. The deductible feature alone is worth the \$30. It's a great value!

## Like to Fly?...

Want to visit Laytonsville from the air? Just go to our website and look for the "Fly Over Laytonsville" link. Not virtual reality. It's the real deal, a bit bumpy and lots of turns so don't get air sick! By the way, check back from time to time. We plan on updating it occasionally.





## 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 a \$2,000,000 limit...but even this may be inadequate.



# 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 \$50 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 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             |
| 5. Fine Arts  | (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. Sewer & drain. Don't depend on WSSC. Also, this is required for damage due to a sump pump failure.**
- 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.
- Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!

## Our Location in Beautiful Downtown Laytonville...



## We Love Referrals...

Of all the ways we have of bringing in new policyholders, we like referrals the best. The Erie is always competitive but lately we seem to have little difficulty beating the auto and homeowner rates of most major carriers including the ones with the big budget ads. So, if you have a relative, friend, neighbor etc., send them our way. They'll be treated well and we'll do our best to make you look very good for putting some money back in their pockets!



## And now a few words about us...

....As has been the case for quite a few years now, our core remains. Tom, Patti, John, Ellen, Ginger, Marcello, Tracie, Mindi and Leanne continue to work toward providing you with the best service available. Daughter Lori has returned after 15 or so stay at home mom years to more active status as a commercial producer. Granddaughters Katelyn & Aly continue to visit the office from time to time. School, sports and extracurricular activities occupy much of their spare time. We managed to weather the blizzards with little difficulty. Four wheel drive vehicles and our generator kept down time to a minimum. Otherwise, as with the past one hundred plus years, all remains tranquil in beautiful downtown Laytonville.

So, for yet another year we take this opportunity to thank you for your loyal patronage, kind words and generous referrals. On behalf of the entire staff we extend our best wishes for a Joyous Holiday Season and a healthy, happy and prosperous 2011!

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**

