

# At Your SERVICE

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



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**N**ewsletter time again! Not much to mention this year other than an earthquake, hurricane, flood, assorted windstorms accompanied by the usual trees on houses, trees on garages, trees on decks, trees on cars, trees on other trees and the occasional rare tree that just falls on the ground. The earthquake was a unique experience for most of us. Not something we care to repeat however, it was a nice day and we did get to visit with our neighbors who, like us, beat a hasty retreat from inside their respective buildings. Human nature is strange. We pass our friends and neighbors daily with the occasional waive or nod. It takes an earthquake to actually talk to them. Samuel Johnson observed that "nothing focuses the mind like a hanging". Earthquakes seem to serve the purpose as well. As in past years the goal with our little newsletter is to educate, inform and even entertain you a bit. After all, what's more fun than curling up on the sofa by a warm fire and getting lost in an exciting article about insurance. There are larger agencies than ours and companies that are better advertised than the Erie. Frankly, it matters little what company or agency insures you when the sun is shining and all is well with your world. Insurance matters when the tree comes through the roof in the middle of the night or someone rings your doorbell with suit papers in hand. We've been handling those situations for well over thirty years. When you need us, we'll be here.

## Homeowner Deductibles ... Surprise!!

According to a September 2011 article that appeared in the Washington Post some homeowners received an "insurance shock" after Hurricane Irene. It seems that the "deluxe" policies with some insurers include a "tropical cyclone clause" which applies a higher deductible in the event of a storm such as a hurricane or tornado. We're not talking small either! One of the policies from a major national carrier applies a 3% deductible to such claims which in the example that we obtained amounted to \$6,300! Imagine having

windstorm damage to your home and having to pay over \$6,000 in a deductible before the insurer pays a penny! Check your policy CAREFULLY! For the record the Erie Insurance Group has no such deductible! And believe me, we paid quite a number of claims after Irene as well as some other storms and the deductible applied in each case was the one purchased. No surprises from the Erie! Tell your friends and associates to check their policies. Better yet, tell them to give us a call.

## But Wait, There's More ...

Another major insurer has quadrupled the deductible it applies to homeowner claims and not just windstorms! According to an article that appeared in the Washington Post in October of this year, the insurer applies a \$1,000 deductible if both auto and home are insured and as much as a \$2,000 if they insure only the home. Again, the Erie provides the deductible you request. End of story! These remain difficult economic times for most and having to pay a deductible that seems to come from nowhere is not a pleasant experience. Make sure you know what your policy provides. If you have any questions regarding your Erie policies always feel free to give us a call.

## Buying A New Vehicle...

If you're going vehicle shopping remember to take along your insurance information. When it's time to sign on the proverbial dotted line the dealer will need your information. It will save you a great deal of time and get you on the road that much sooner. Most often they will need the name of the company, policy number and possibly the effective dates. The card you receive with your Erie auto policy will usually suffice.



## 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.

## [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.

## The Earthquake...

Yes, like most folks in the Washington D. C. area, we felt the earthquake here in beautiful downtown Laytonsville. And yes, we did actually have a claim that was covered. By the way, the Erie Regional Office in Silver Spring tells us that Frye Insurance Associates has the highest number of policyholders who have earthquake coverage endorsed on their policies! We have long advocated this coverage for one very large and potentially expensive reason. Damage from earthquakes, even small ones, is often structural in nature and therefore very expensive. Call if you would like a quotation or to see if your policy has the endorsement. Finally, as quite a number of callers to our office discovered, we cannot add the coverage until a certain amount of time has passed after the event. In other words, if your walls start to shake while you're reading this, it's too late.

## 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.





# 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.

## Emergency Services...

The storms of the past few months provided us with the opportunity to prove that we deliver service as promised. In one instance we actually had a "board up service" securing the damaged portion of a roof while the tree causing the damage was still resting on it! The first crane sent to the scene could not lift the tree due to the size. Our board up folks decided that they could still prevent a great deal of additional damage by covering the roof even though the tree was resting on it. They succeeded in spite of the wind & lightning and left the home virtually leak free. The following day they returned and with the tree removed installed a more permanent repair. Insurance is nothing but another bill if it doesn't perform when needed.

## Sleep... But Not At the Wheel...

Every year we see accidents that result simply from a driver falling asleep. And, they're not necessarily late night or early morning incidents. People often fall asleep in the afternoon or on the way to or from work. According to AAA Foundation for Traffic Safety one study found that 41% of drivers said they have fallen asleep or nodded off at least once. In the absence



of a medical condition sleep does not come unheralded. In other words, if you're sleepy you know it. While in high school I worked for a company that owned a fleet of taxi cabs. Most of the drivers who worked long hours became proficient at taking short naps between calls. They claimed that even fifteen minutes of sleep would refresh them and keep in mind that they were required to have excellent safety records so it must have worked.

## Water Damage... Potential Disaster!

Some of the more costly homeowner claims we see each year result from water damage. The majority are the result of some type of failure within the plumbing system inside the home. We've had claims where a simple malfunctioning toilet resulted in damage amounting to \$400,000! Remember, when the hose on the washer breaks it doesn't care whether you're home or not. And speaking of washer hoses, when was the last time you took a look at yours? Most are rubber and they do deteriorate over time. A plumber friend recently told us that he is replacing these with "braided hose"

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

*"It's a true pleasure to do business with the Frye family."*

*"I continue to use Frye Insurance because of the excellent customer service I receive. That is very important and hard to find these days."*

*"Been with Frye for over 25 years and still appreciates being able to call us, get a live person and even better, a person who knows what he or she is talking about."*

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

which is reinforced and much less prone to failure. Needless to say, these claims are covered but they're second only to a fire in terms of the mess they create. How old are the hoses on your washer?

## 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.



## Huge News ... Ellen Retires!



After 30 years our Ellen Fink has decided to retire! It is impossible to overstate the value that Ellen has brought to the growth and development of Frye Insurance Associates. Ellen came to us many years ago when our tiny office was in our home. With virtually no insurance background or experience she quickly became a critical link in the day to day operations of the agency. Along the way she became our friend as well as a friend to many of you who are reading this. She is the employee that every employer hopes to find and particularly so in the early days of the business. And, while she is retiring you may still hear her voice from time to time as she returns occasionally to help out with special projects or during vacation season. To simply say she will be missed is a gigantic understatement.

## 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
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. **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...



## 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...

Our core remains intact. Tom, Patti, John, Ginger, Marcello, Tracie, Mindi, Leanne & Ellen continue in our daily quest of providing you with the best service available anywhere! Daughter Lori continues in the commercial insurance arena. Son John literally married the girl next door, Johanna Merryman whom he met when they were age 10. They are now the proud parents of Ryan Thomas Frye who was born on October 12 with all digits in place and accounted for. The third generation grows. Granddaughters Kate & Aly continue to visit the office from time to time. Kate, swimmer extraordinaire had an excellent season that included breaking a pool record in the butterfly stroke that had stood for over 20 years! Aly has now joined Kate with piano lessons and both will start basketball shortly. Not to be out done John's Boston Terrier Lucy, is competing quite successfully in the Appalachian Air Canine Frisbee Club where she performs a variety of tricks while catching Frisbees. She does it so well in fact that she qualified for the world competition in Tennessee but was unable to attend due to the arrival of Ryan. Otherwise all remains quiet in beautiful downtown Laytonsville as it has since at least 1892.

So, for yet another year we take this opportunity to express our appreciation 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 & hopefully prosperous 2012!

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**

