

# At Your SERVICE

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It's that most wonderful, magical time of year again! Hard to believe it's been a whole year since you opened the mailbox with the great anticipation that only comes with.....our newsletter. Yes twenty-two years of providing humor, wisdom & wit that can only originate from beautiful downtown Laytonsville. While we will have the newsletter on our website popular demand again requires that we produce paper copies as was the case last year. Once again the hurricane season failed to show up at least in our area. Joaquin resulted in some computer models that had lots of pretty multi-colored lines coming up the coast and turning inland from Florida to New Jersey. Turned out however that the one single line that veered away from the coast out into the Atlantic proved to be correct and for that we are extremely grateful. We've heard a few dire predictions for a cold, snowy winter but who knows. Chances are it will get cold and there will be some snow. That's our prediction and we're sticking to it. Unfortunately there are still some places in the world that are extremely dangerous for a variety of far more serious reasons so a little nasty weather is of minimal consequence.

## The Eight Most Common Fire Hazards in the Home;

One of our trade publications published this information earlier in the year. We think it's worth passing along. So here are eight things that are most likely to cause a fire in your home.

1. Candles! Yes the things that we've been commenting about for the past twenty years or so still rank right up there. The battery versions look every bit as nice and won't burn your house down.
2. Smoking: While trending downward, smoking is still a major cause of house fires.
3. Electrical & Lighting: Causes in this area range from over loaded circuits, extension

cords wrapped in tape & even light bulbs that are placed too close to flammable materials.

4. Dryers & Washers: Clothes dryer fires are far more common than you may think. Usually the culprit is the lint screen which must be cleaned on a regular basis..
5. Lightning: June, July & August are the most active months.
6. Children Playing With Fire: Believe it or not children under the age of 6 are most likely to cause a child related fire. Keep the matches & lighter tucked away & out of sight.
7. Christmas Trees: It should come as no surprise that they tend to dry out the longer they're in the house. The light strings get hot or they're placed too close to a heat source such as a fireplace, heater or even a light bulb. If you've ever seen a dry tree burn it is quite a sight. I actually saw one a few years ago and frankly it exploded into flames! You would have little chance of controlling such a fire in your home.

8. **Cooking: THE NUMBER ONE CAUSE** of house fires is cooking! Usually it's leaving pots & pans unattended with roughly 57% starting on the range compared to 16% in the oven. If you don't have a fire extinguisher in the kitchen go out and get one today. Water will not put out a grease fire & can even make it worse. If a fire starts in the oven leave the door SHUT until the fire is out. Best advice however is **DON'T LEAVE COOKING FOOD UNATTENDED!**



## 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.

ways like the people who referred them and that's good. On the other hand we live in the real world and seriously doubt that you're going around advertizing our agency. There are occasions however when the subject of insurance arises with friends, co-workers & neighbors. That's when we hope we've earned a mention from time to time. You'd be surprised how many of your friends only hear from their agent when the bill is due or when there's a problem. No newsletters, no email "Weather Alerts", no help when there's a claim & even worse, a "phone menu" when they call! In any event we truly do appreciate referrals when the subject arises and we'll even send you a token of our thanks should your referral give us a call & mention your name.

## Didn't Want To Do It But.....

I just replaced my hot water heater and there wasn't anything wrong with it. Just had some extra money lying around and decided to blow it on a water heater. Not really! I took a couple of minutes to look at the installation date on the tank & found that it had exceeded its typical life span by about ten years! So I could wait until the house was flooded, floors ruined, drywall damaged, carpet soaked or practice a bit of preventive maintenance. I opted for the latter. Check the date on your hot water heater & save yourself considerable grief. Oh and by the way, the old one looked beautiful! There were absolutely no signs of rust or wear of any kind but the plumber confirmed that it was on borrowed time. One final tip, write the date of installation on your new heater with a marker. Time has a way of flying by & that date will help remind you that you've aged another ten years, along with the water heater of course.

## But Will They Call You.....Are You Sure?

First let me take a very deep breath. I have a granddaughter who will start driving in about a year. Along with all the other things you do & say to keep them safe here's an idea that was actually put in practice when a friend's daughter started driving. No less than about 100 times you will tell your child not to drink & drive and not to get in the car with someone who is. You will no doubt say something like "Give me a call, I'll come pick you up at the party or wherever and I promise you will not be in trouble". Now maybe your child will do exactly that. Great! On the other hand what if they don't? After all, peer pressure is a powerful force. Here's an alternative. Give them the contact numbers for at least one of your adult friends. While they may not call mom or dad, they just might feel better about calling your friend whom they know won't show up and embarrass or lecture them on the way home. You can decide what happens the next day but the bottom line is that your child will make it home alive & well. Give it some thought & talk to one of your friends. I'll bet you have a few who will have no objection to helping save your child's life.

## FIRES! 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.**

## 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.

## 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.

## Uber "LYFT" etc.....

There are now a number of services which essentially turn your vehicle into a taxi or "ride share" business. If you are using your vehicle to carry passengers for a fee you should CALL OUR OFFICE IMMEDIATELY. We will discuss the insurance & liability issues with you at that time. If you do not have the correct classification on your vehicle YOU WILL HAVE NO COVERAGE!

## This Newsletter.....

As you know by now if you've been reading this newsletter for the past few years, we love referrals. We've found over the years that people who are referred tend to be in many

## 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             |
| 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.**
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...



## Careful With The Pool.....No Not That Pool.....

According to the National Safety Council there were over 3000 injuries reported from playing pool. Only about 1600 from playing horseshoes. There's a message somewhere there but I have no idea what it might be.

## Banned From A Junkyard.....On Black Friday No Less!

Believe it or not I have some very fond memories of visiting junkyards with my dad many, many years ago. My father wasn't fond of paying too much for anything so every so often we'd visit a

junkyard somewhere to pick up this or that for one of his cars. Well in keeping with our "brave new world" apparently there are some local junkyards that now ban kids under a certain age even with a parent. My grandson, age four, was the victim of such a ban recently on a trip with his dad to find a part for a classic car. Fortunately they went on to visit one out in Washington County where there was no such prohibition. Now when you're four, junkyards are like Disney World! Climbing in and out of old cars & seeing all the wrecks! Asking all those questions that you come up with when you're four. It just doesn't get any better than that! So thank you Washington County!

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

Continuing to defy contemporary employment trends, our core remains! Tom, Patti, John, Lori, Marcello, Tracie, Leanne, Angela & Mindi are still on the job providing the absolute best service you'll find anywhere! Stan continues to work in the commercial insurance area. Granddaughters Kate & Aly visit the office on occasion as does grandson Ryan. Kate & Aly both continue with competitive swimming. Aly shifts her focus to basketball in the fall, Kate remains with swimming & dance. Ryan does what you do at four which includes learning to ride a bicycle without "training wheels". We still see Ellen from time to time & stay in touch with Ginger as well. Happily, the extended "family" atmosphere in this office remains. While we're seeing agencies merge, open multiple locations & seek growth with a vengeance we have opted to avoid repairing what isn't broken. I suppose in one sense we have followed Robert Frost & taken the "road less traveled" & as with Frost "that has made all the difference". A great many of our policyholders are our friends & often stop by just to say hello. No, Berkshire Hathaway has nothing to fear. But we'll be here when you need us with a friendly voice on the phone & a smile when you walk in the door.

And so we again take this opportunity to truly thank you for your loyal patronage and express on behalf of our entire "family", 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**

