

At Your SERVICE

Frye Insurance Associates, Inc.
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It's newsletter time again! More exciting news from the wacky world of insurance and the madcap antics that take place in Laytonsville. They're building some very expensive houses in the field behind our office. We now have a "round about" aka circle in town. That's about it. So how about a joke. Some folks are driving down a country road and see a sign that says "Talking Dog For Sale, \$10". Naturally they stop, knock on the door to inquire further. The owner comes to the door and says the dog's in the back yard. Sure enough, there's a very nice looking Labrador Retriever sitting there. "You talk?" they ask. "Yep the dog replies". After recovering from the shock they inquire further, "So, what's your story?" The Lab says "Well, I discovered I could talk when I was a puppy. I wanted to help the government so I told the CIA. In no time I was jetting around the world sitting in rooms with world leaders & diplomats. No one would suspect that a dog would eavesdrop. I did that for about eight years. I was tired of the travel so I signed up for a job doing airport security, wandering around & following suspicious characters. I uncovered some incredible information and was awarded a variety of medals. After that I got married, had several puppies and now I'm just retired. Clearly amazed, the folks knocked on the door to tell the owner they'd buy the dog. Upon handing the owner \$10 they couldn't help but comment "Ten dollars?" This dog is truly amazing! Why on earth are you selling him so cheap? The owner stuck the money in his pocket and said "Look, I have to be truthful. **The dog's a liar. He's never been out of the yard**".

Our Email Alerts:

Unlike some companies we don't use email as a marketing vehicle. When you receive an email alert from our agency it will most often pertain to an important weather related event such as an extreme cold snap or a storm that's headed our way. Our goal is to provide a few reminders that will help keep your family safe along with your property. They are always worth reading so don't be reluctant to open them or treat them as "clutter" or "junk".

Okay, Here It Comes.....Ready?

The Annual Candle Warning! We stopped using real candles a few years ago. Frankly the new ones that are battery powered look very realistic and won't burn your house down like the open flame variety. Okay, so if you're a "purist" and just have to use the real thing at least make certain that they're in a safe place & in a stable container. Keep them away from curtains, kids, cats, all things flammable & don't leave them lit while you're away or in bed. Better yet, use the battery type and don't worry about any of the preceding.



Turning Off The Water:

Does everyone in your home know how to turn off the water to the entire house? Do you know? Take some time to locate the main water valve and make certain that you and everyone of appropriate age in the house knows where it's located and how to turn it off. There's a certain level of panic that sets in when water is pouring out of something or leaking through the ceiling.





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.

Fire Extinguishers...

Do you have one? We hope you have more than one. Does everyone in the house know where to located them and how they work? They're cheap and readily available on line or at hardware stores everywhere.



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.

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.

How Much Is The Leg In Your Window...

Well, it's not for sale. You may look at it, photograph it, drive by and look at it but you can't buy it. Sure there's this cool 1910 sleigh that we put on the porch for Christmas but nothing beats "the leg". So let's move on. Oh, if



you haven't seen the perennial "A Christmas Story" movie you have no idea what I'm talking about but you may still enjoy the "leg".

The Things We Sell...

Let's get right to the point. We will never try to sell you something that we don't believe in or that we truly don't believe is necessary. We know the old adage about being "insurance poor" but for over fifty years we've been watching things happen and some are very expensive. From this agency alone last year over six million dollars worth of things were paid. So if you get something from us that says you might want to give it consideration.....give it consideration.

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.



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!
4. Ask about underground service line coverage.



Sissy's hours are 8:30 to noon.
Bring snacks.

And now a few words about us...

Our core remains! Tom, Patti, John, Lori, Marcello, Tracie, Angela, Leanne, Mindi, Vanesa & now Katie Kirschenmann continue to support our pursuit of service excellence. Stan remains as the commercial marketing department. We won't bore you with the grandkid stuff this year but suffice it to say they're all healthy, growing up & doing very well.

For another year we take this opportunity to thank you for the friends, relatives & co-workers you send our way. On behalf of the entire "family" we send our warmest wishes for a Merry Christmas & a Joyous Holiday Season to all. May 2019 be healthy, safe & prosperous!

Snow? Who Cares?...

You're probably wondering how we manage to open our doors when the parking looks like this. Well, we have "Big Red", otherwise known as a 95 Ford F250. Equipped with state of the art equipment like a heater & windshield wipers, it takes more than a few flakes of snow to keep us home.



Still... Proud!

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

REAL PEOPLE...REAL SOLUTIONS

