

At Your SERVICE

Frye Insurance Associates, Inc.
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Well, this is year twenty five for our newsletter! As you may know, every word is written “in house”. We continue to resist offers from various companies that will produce the proverbial “boiler plate” bulletins and faux newsletters. All that you read herein is produced within the walls of our little office in beautiful downtown Laytonsville. And speaking of our town, not much has changed since last year. Thanks to the folks who manage our little village, we remain a tranquil outpost within the ever increasing tide of development in Montgomery County. The Agricultural Reserve which was established with the help of a number of Laytonsville residents allows us to watch the corn tassel in late summer, the colors of fall and on occasion, a blanket of snow that stretches to an edge of woods reminiscent of a Robert Frost poem. The Reserve borders Laytonsville and encompasses some 93,000 acres around the county. The holiday season is just around the corner and over the past year we’ve had a few questions about the Christmas display, on our office porch. Yours truly actually used the sleigh that you see on a few snowy evenings as recently as the 1980’s. In case you’re interested, it was manufactured by the Lull Carriage Co. in Kalamazoo, Michigan sometime around 1888. When you consider that it was an actual form of transportation at one time, you realize how far we’ve come. And if you ever rode in it on a cold night with snow blowing in your face you’d really appreciate progress! The “leg lamp” in our window speaks for itself.

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.



The Leg Lamp.....

For those of you who have expressed concern, yes the “leg lamp” will be on full display in one of our front office windows. After all, what is Christmas without a fully lit, life sized leg in the window.

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.





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.

Water, Water, Water.....

By far, and I do mean FAR, one of the most common causes of damage to your home is water. Most of the time it's water from within your plumbing system. Everything from a leaky pipe, a hose on the washer, the hot water heater, a leaking bathroom fixture, any can CAUSE MAJOR DAMAGE! It's one of the reasons we encourage you to make sure that everyone in your home knows where the main water shut off is located and that it's marked accordingly. Now for about \$15 or so, you can purchase a small device that can alert you when something is wet that shouldn't be. We've tested them and they're very sensitive and loud. You simply place one beside your water heater, in your bathroom, laundry room etc. and that's it! No installation. Should even a trickle of water come in contact with the device you're alerted with a very loud sound that let's you know something is wet that shouldn't be. We now have several in our home, particularly in the upstairs bathrooms where a leak can cause serious damage. I purchased mine from Home Depot where they're located in the plumbing aisle. According to the packaging, the alarm will sound for up to three days so they're great for a condo, apartment or even a single family home where a neighbor may hear it while you're away.



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.

Be Careful.....

According to our resources, most pedestrian accidents occur between October and January. A high percentage of these result in a fatality. So if you're behind the wheel take a bit of extra care especially when the time changes. If you're out for a walk or riding your bike be sure to wear something reflective.



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.

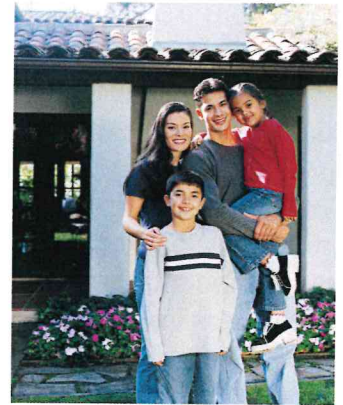
Keep the value of your jewelry updated. We suggest having the more expensive items reappraised at least every three years. But, be sure to review everything each year when you receive your renewal policy to make certain that we're up to date. We suggest that you speak with your jeweler.

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 Home Insurance Policy! 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 and sinkhole collapse.

Is Your Drone Covered.....

You can now go online and purchase a pretty sophisticated drone for a very reasonable price. Now we've been playing with these things since they first became available. But even the early models could be flown well out of sight for a considerable distance and return by simply flipping a switch. You can now use your cell phone, laptop or I Pad to pilot a drone by simply watching the screen to determine the location. With that in mind however please note the following. Erie provides coverage for liability arising from the use of a drone however, it must be flown within sight and DESIGNED FOR USE WITHIN SIGHT. So if you lose control and fly yours through the neighbor's window while they're having Thanksgiving dinner & little Maggie bumps her head while diving for cover under the table, you have coverage as long as the neighbor's house is within sight. If you do the same several miles away, there may be problem. Coverage is provided under your Erie homeowner policy as well as the Personal Catastrophe Policy that you've no doubt purchased. What? You haven't purchased a Personal Catastrophe? Give us a call.

We're A Pain....Until We're Not.....

Is there any bill you hate paying more than your insurance? Well, maybe your taxes. If you consider the fact that we sell a product that you hope you never use it is a bit odd. After all, when you buy a new car you get to drive it and enjoy having a new car. With insurance you write a check paying for something you hope you never use. ON THE OTHER HAND..... literally in an instant it can become the most important thing you purchased. Whether it's damage to your property

or a letter from a law firm about the serious injuries you caused when you scratched the bumper of the car ahead of you, insurance suddenly rises to the top. Yep, when you need us you need us. So, make sure you know what you're buying and from whom you're buying it. The rates at Nimrod Mutual may have saved you a few bucks but now you're dealing with an adjuster whose name is Todd but has a strange accent and is calling from a different time zone. Call us. Oh, and tell your friends to call us.

And now a few words about us...

Our core remains! Tom, Patti, John, Lori, Marcello, Tracie, Angela, Leanne, Mindi, Vanesa & Katie continue in the pursuit of service excellence. Stan remains as our commercial marketer extraordinaire. All grandchildren are doing well. Granddaughter Kate is now at Salisbury University & spending her summers with the Ocean City Beach Patrol. Meanwhile Katie Kirschenmann spent some time in Germany & Switzerland playing soccer for McDaniel College. She's a graduate of McDaniel & is currently working on her Masters.

And so, for yet another year we take this opportunity to thank you for the friends, relatives & neighbors that you send our way. On behalf of our entire "family" we send our warmest wishes for a Merry Christmas & a Joyous Holiday Season. May 2020 be healthy, safe & prosperous!



Still... Proud!

No voice mail . . .

No "Music to hold by" . . .

No multiple phone options . . .

REAL PEOPLE...REAL SOLUTIONS

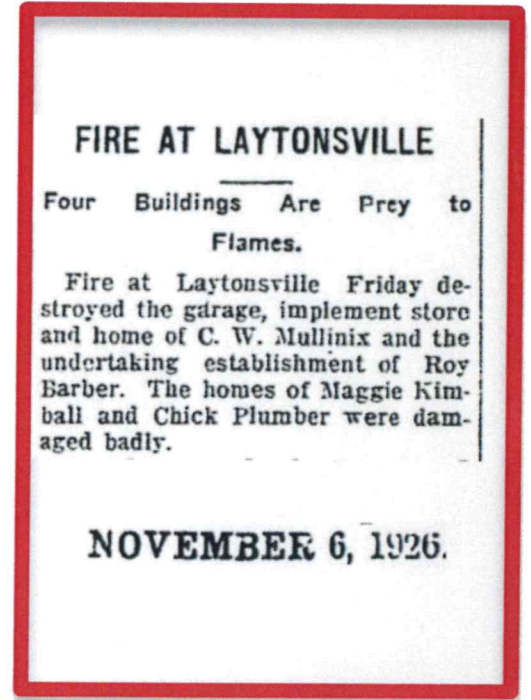


Frye Insurance Associates

A Brief History Of Our Building



Calvin Mullinix's store and garage,
rebuilt after 1926



The 1926 fire
Frederick News

From 1890-1910 this was the site of the Kimble, later Gilbert, carriage and buggy works. When cars replaced horses, Calvin Mullinix established a garage and farm implements store, destroyed in the 1926 fire. Rebuilt, the Mullinix store continued here until 1960, when it became part of the McNaughton tire and fuel oil distribution business. Since 1982 Tom & Patti Frye and family have insured homes, cars, and businesses with property, casualty, and commercial insurance. This building was rebuilt after a 2016 fire.