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## INDEX:

AGE REQUIREMENTS FOR BOATING IN NEW JERSEY .....	1
MOTORCYCLE INSURANCE.....	2
MOLD IS NOT REALLY A FUN GUY TO HAVE IN YOUR HOME.....	3
AVOID BUYING A "FLOODED" CAR .....	4
INSURING HOUSEHOLD HELP .....	4

## AGE REQUIREMENTS FOR BOATING IN NEW JERSEY

New Jersey has a mandatory operator and certification program that affects two classes of boat operators. Anyone born after Dec. 31, 1978, regardless of the type of boat they possess and anyone who operates personal water crafts (Jet Skis, etc.) must complete an eight hour, classroom-based boating safety class and obtain a New Jersey boating safety certificate, issued by the New Jersey State Police Marine Services Bureau.

The minimum age to operate a powerboat is 13. For operators between the ages of 13 and 15, the boat's engine must be less than 10 horsepower. No PWC operation is permitted until the operator is 16 years old. Operators of PWCs and boats who were born after Dec. 31, 1978, must have a state certificate in their name and in their possession whenever they operate a boat or PWC. In addition to this certificate, all operators, regardless of age, on lakes and non-tidal rivers must have a Non-Tidal Boat Operator License, issued by New Jersey Motor Vehicle Commission. There is no test or demonstration of skill required. Where applicable, this must be carried in addition to the boating safety certificate.

Another thing to remember is insurance for your boat. A homeowners policy may not be the best way to insure your boat, since certain coverages are restricted. Call our agency today. We will help you determine what you need before you hit the waterways.



## MOTORCYCLE INSURANCE

To hear statistics tell the tale, each time you straddle a motorcycle you're taking your life into your hands. According to studies from the Insurance Information Institute, while motorcycles account for 2.3 percent of all registered vehicles and only 0.3 percent of vehicle miles traveled, the fatality rate for motorcyclists is 4.6 times that of passenger car occupants per registered vehicle. In fact, motorcyclists are 32 times more likely than passenger car occupants to die in a collision.

While by its very nature the motorcycle is more dangerous than any enclosed vehicle, there are some simple steps you can take to make touring on your bike less hazardous.

- Wear a helmet. Although only 20 states mandate helmets for all passengers, research shows that helmets when worn properly, can prevent up to 88 percent of brain injuries.
- Understand you are not nearly as visible to your fellow motorist on a bike as you would be in a car. If anything, overestimate drivers' blind spots and avoid them.
- Stop speeding. The National Highway Traffic Safety Administration has found that more than 36 percent of all motorcyclists involved in fatal crashes were speeding—about twice the rate for drivers of passenger cars and light trucks.



- Don't get on your bike if you've been drinking. NHTSA statistics indicate more than 27 percent of fatal motorcycle accidents involved operators with a blood-alcohol concentration of more than 0.08 grams per deciliter (the national standard for drunk driving). This compares with 22 percent for drivers of passenger cars, 21 percent of light truck drivers and 1 percent of large truck drivers.

We shouldn't forget the concerns of financial liability. It's not hard to envision nonfatal scenarios that still might leave you with steep costs stemming from property damage or bodily injury to another person; your own medical expenses; damage to your motorcycle in case of collision, fire, theft or vandalism; or the actions of another reckless, uninsured or underinsured driver.

Motorcycle insurance is designed specifically to protect you legally and financially if you suffer a loss or are liable due

to an accident involving your motorcycle. As with all insurance, there are many factors to consider when purchasing motorcycle insurance. As your independent agent, we'll be more than happy to help you sort through them and find the policy that's right for you.



## MOLD IS NOT REALLY A FUN GUY TO HAVE IN YOUR HOME

Fungi are everywhere, but they only become a homeowner's nightmare when water or moisture is present. Then, you get a black-sticky-ugly mess. There is something really creepy about some molds, members of the fungi family. Even if it isn't bad for your health, it just looks like it is. And, now that litigators are calling it "toxic" mold, the mere sound of it can induce a bit of queasiness.

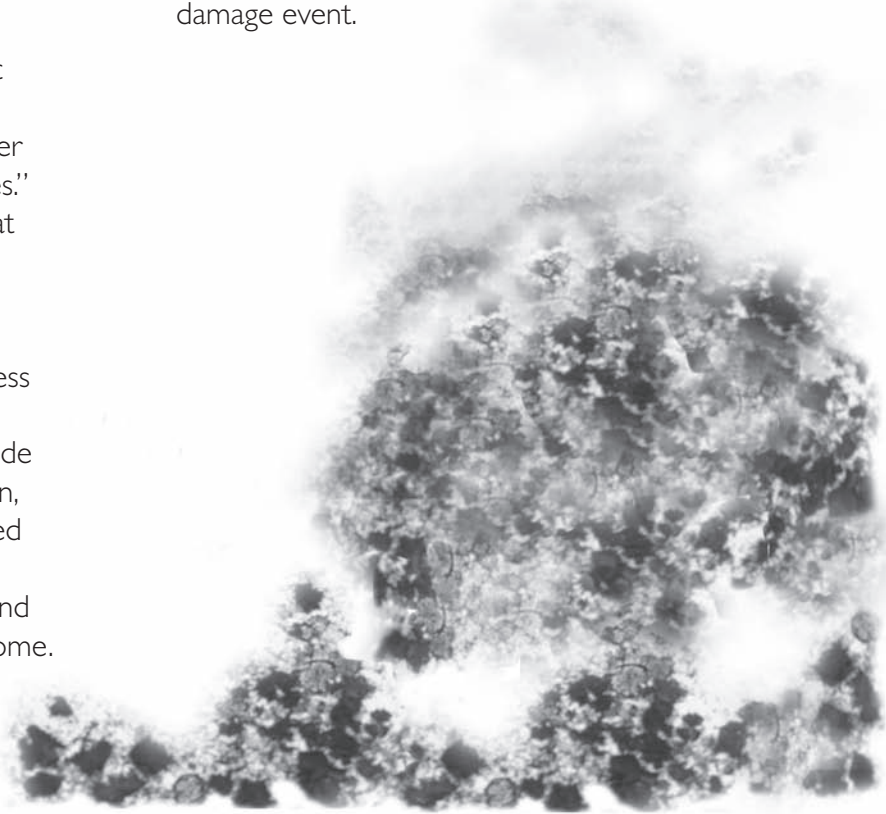
Although the scientific community's investigation into the causal relationship of mold to specific health conditions is yet inconclusive, we do know that it can damage property. Fungi and mold spores like to eat most any organic material, for example, the materials that hold your house together.

All the attention mold has been getting is a good thing. Contractors are focused on improving construction materials and methods and the public is more conscious of the need to take actions that prevent and mitigate loss. Your role as a homeowner is crucial in overcoming this curse of the "spores."

Here are a few things we recommend that you do.

1. Periodically inspect areas of your home that potentially are exposed to dampness or moisture and be alert to the telltale smell of mold. Areas to examine include the basement, bathroom, kitchen, appliances, fixtures and watered plants.
2. Moderate temperature and humidity levels in your home.

3. Pre-emptively maintain hoses, faucets, pipes, appliances, fixtures, gutters, window seals and roofing materials.
4. Remove water intrusions as soon as possible (no longer than 48 hours) to prevent mold growth. Also, remove or dry all organic materials that have been soaked by the water.
5. When mold is discovered, clean it thoroughly with bleach or other solutions that kill the spores. Consider calling a professional if you experience a high concentration of mold contamination (for example, when your basement fills with water while on vacation).
6. Give thought to purchasing flood insurance.
7. Call our office immediately if you suffer a water damage event.



## AVOID BUYING A “FLOODED” CAR

As many as 500,000 cars were damaged by hurricanes last year. Vehicles damaged by floodwaters are not always a wash. Sometimes these flood-damaged cars are refurbished, their titles changed and then sold to unsuspecting dealers in distant states. Electrical and mechanical problems can occur later—long after the seller is gone. This leaves the buyer with no recourse. According to the National Insurance Crime Bureau, crooked salvage operators and dealers often try to conceal the fact that the vehicles they are selling have been damaged by a natural disaster.

You can help yourself avoid buying a “flooded” car by following a few simple steps. Ask to see the title of a used car. Check the date and place of transfer to see if the car came from a flood-damaged area and if the title is stamped “salvage.” Check all the gauges on the dashboard to make sure they are accurate and look for signs of water. Test the lights, windshield wipers, turn signals, cigarette lighter, radio, heater and air conditioner several times to make sure they work. Also, flex some of the wires under the dash to see if they bend or crack, since wet wires become brittle upon drying and can crack at any time. Check the trunk, glove

compartment and under the seats and dashboard for signs of mud, rust or water damage. Look for discolored, faded or stained upholstery and carpeting. Carpeting that has been replaced may fit too loose or may not match the interior color. Check for a well-defined line, or watermark. Check for musty odors (or an intense smell of Lysol or other deodorizers) resulting from mold or mildew. If the car’s history seems questionable, ask the dealer or seller directly if the car had been damaged by flood waters.

The moral of this story is clear: When buying a used car—any used car—always conduct a pre-purchase inspection and title search. The time and money are well spent and could save you plenty of time and trouble in the future.

Remember to contact our agency when you buy a car. We will assist you in completing the necessary steps you need to do before you drive your car off the lot.

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## INSURING HOUSEHOLD HELP

Finding household help is one thing, being sure that your help has the correct insurance coverage is another. Whether you are hiring part- or full-time employees, you may be liable if an accident occurs, and even worse, your homeowners’ insurance policy may not cover you for all of your obligations.

The first thing you need to know is whether or not you are hiring an employee or an independent contractor. Employees generally do not come with their own workers’ compensation insurance, so you may need to provide it for them. Whether you can obtain this coverage from your existing homeowners or renters policy, depends upon the laws and industry practice in your state. Although independent contractors often are required to have their own workers’ compensation insurance, this is not always the case. If a contractor allows it to lapse or doesn’t have any coverage, this increases the likelihood that an injured worker would attempt to seek remedy from you.

Even the hiring of occasional employees, such as babysitters, presents its own complexities. Even if no workers’ compensation insurance is required, you still need protection if the employee sues you.

The rules governing a worker’s status and your assumed liability are complex. It is in your best interest to call us prior to hiring anyone to do work on, or in, your home. We can help make the process less confusing and more importantly, safer for you and your family.

