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NEW JERSEY'S BICYCLE HELMET LAW HAS CHANGED

With many families' "back-to-school" preparations well underway, parents should consider including bicycle helmets on the list of items for those kids planning to ride their bikes or skateboards to school.

Effective March 1, 2006, the age for wearing a helmet when cycling, roller blading, in-line skating or skateboarding changed. Children under the age of 17 now are required to wear a helmet. The previous age was 14.

Each year, bicyclists are killed or injured because of bicycle crashes. Many of these accidents are car/bicycle collisions. However, injuries can happen anywhere, not just on the street. Accidents in parks, driveways, bike paths, etc. often do not involve a motor vehicle.

Wearing a helmet is a simple step designed to prevent brain injuries. Everyone, regardless of age, should wear a helmet. But, laws are not enough to keep children safe. Drivers have to be careful, too. Kids can ride out into the street in a second.

The following are a few safety tips for bicycle riders.

- Follow all traffic laws. Ride to the right and in single file. Obey all traffic signals and ride with traffic.
- Inspect your bike before going out. Make sure your brakes and lights are in good working order. Also, be sure your bike has reflectors.
- Avoid busy streets.
- Wear comfortable clothing and shoes or sneakers.
- Do not ride at night without lights.
- Do not attempt stunts or tricks, or hitch a ride onto moving vehicles.
- Do not weave in and out of traffic.



Head injuries are the most serious type of injury and the most common cause of death among bicyclists. Statistics show that helmets work in reducing these deaths and injuries.

THINKING OF STARTING A HOME BUSINESS?

The idea of running a home business is tantalizing, a chance to realize our ultimate ambition. And in fact, running and owning a home business *does* offer entrepreneurs a relatively inexpensive point of entry. Forty to 44 percent of all home-based businesses require \$5,000 or less to start.

Now before you throw down this newsletter and race to the nearest office supply store, \$5,000 in hand, to outfit your new business: Stop. There are several insurance considerations that affect all home businesses.

WHAT INSURANCE CONSIDERATIONS? WON'T IT BE COVERED UNDER MY HOMEOWNERS POLICY?

Not to the extent that you may think. The standard homeowners policy offers a maximum of \$2,500 of property coverage for on-site business equipment and just \$500 for gear away from the premises. It provides no coverage for liability exposures.

SO HOW CAN I GET APPROPRIATE COVERAGE?

Call us. We'll be glad to discuss some basic ways to get your business coverage up to speed.

- First, additional endorsements sometimes are available for your homeowners policy. While certainly an option, the coverage may not be broad enough or your business may not be eligible for the endorsement.

OUR AGENCY DOES NOT CUT CORNERS

Cutting corners is not a good thing when it puts you at risk. Our agency will never cut corners with your insurance coverage. We want you to be protected completely, so there are no unpleasant surprises if you have to file a claim. With us, your protection comes first.

Our agency is a firm of proven professionals and caring and conscientious people; the kind of people you can depend on. We have a commitment to maintain a high



- Second, you could select individual policies for the various coverages you will need: business property, general liability and business income protection.
- Finally, you might want to consider a businessowners package, which combines the property and liability insurance you need in a single policy.

IS THERE ANYTHING ELSE?

Actually, yes. Are you going to use a car or truck for your

business? You may need specific auto insurance for accidents that occur on business-related errands.

Are you going to do this full time? You'll need health insurance. You'll need disability insurance too, in case you ever are unable to work due to sickness or injury. If you're incorporated; planning on growth; or going to hire any employees, you'll need workers' compensation insurance to cover on-the-job injuries.

All of this may be overwhelming, but before you throw in the towel, think about this: Home businesses represent 52 percent of all small firms and account for nearly \$314 billion of the U.S. economy. And, with more than half of all home businesses operating for at least five years, you have some pretty good odds for making your dream come true. Just give us a call before you jump in; we'll make sure your back is covered.

standard of excellence in all that we do and to establish a strong relationship of mutual trust and service with each of our clients.

We work for you. We work on your side when you have a loss and follow through to see that you get fair, prompt payment if you need to file a claim.

We encourage you to contact us for any insurance needs or concerns. We always are here to help.

LIMITS ON TEENAGE DRIVERS COULD SAVE LIVES

On an average day in the United States, 10 teens die in accidents involving teenage drivers. Factors such as inexperience, night driving and distractions contribute to these sad statistics. Making sure your teenager understands the ground rules and exercises caution may prevent speeding tickets, fender benders and high insurance premiums.

The following are some important tips every teen should know.

- Use seatbelts. Buckle up every time and insist that the passengers do the same.
- Obey the posted speed limit, even if other drivers are going faster. A speeding conviction can cost hundreds of dollars in fines. A minor accident can increase auto insurance premiums dramatically for many years. Also, avoid tailgating other cars.
- Use directional signals for both turns and lane changes.
- Slow down at yellow lights and proceed cautiously through green lights. Never drive through a red light or stop sign.
- Stay away from aggressive or erratic drivers. Always leave an adequate safety margin around the car.

- Carefully watch weather conditions; slow down in bad weather and at night. Don't drive in bad weather or at night unless you are experienced behind the wheel.

And parents, enforce zero tolerance for alcohol use. Discuss drinking and driving with your teen.



Teach them to avoid riding with friends who have been drinking. Ensure your teen you will drive them home, anytime from anywhere, if they've been drinking or if their driver has been drinking. If your teen is pulled over, a drunken-driving conviction could mean heavy fines and penalties, and higher insurance rates.

Automobile insurance rates tend to be higher for drivers under age 25 because, as a group, they are involved in more crashes than people in other age groups. As your professional insurance agent, it is our job to see that you have the most appropriate coverage for the best price. Be sure to contact our agency when your teen starts to drive.

DON'T GET CAUGHT ON THE SIDE OF THE ROAD

Proper car maintenance is vital to keeping your car in tip-top shape. If you are planning a long car trip it's a good idea to get your car checked out a few weeks before your departure date—to give you enough time to make any repairs.

However, no matter how many precautions you take, accidents and breakdowns happen.

Do you know what to do if your car stops running? First, get your car as far to the right-hand side of the road as possible and turn on your hazard lights. Then contact help. Remember, it's better to stay in your car with your seatbelt fastened, but if you need to get out of the car, face oncoming traffic as much as possible—that way you can see what's coming and other drivers have a better chance of seeing you.

Consider keeping the following items in your car to make minor repairs that will get you to a safer location: a gallon of water; a gallon of antifreeze; a few quarts of oil; and a bottle of automatic transmission fluid. Other items you may want to include are: jumper cables; a tow strap;

flares; and a tool kit. It also is a good idea to have a blanket; first aid kit; water and some food with you in case you are stranded for a long period of time.

When you're driving down the road, pay attention to road signs and mile markers and be aware of your location, so if you break down and have the ability to contact someone, you can tell them where you are.



Many auto insurance policies offer towing and roadside assistance services. Give our agency a call. We'll review your policy and make sure you have all the coverage you need to make a roadside breakdown less nerve wracking.

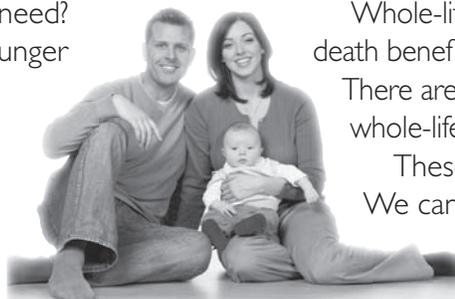
LIFE INSURANCE—DO I NEED IT?

If you have dependents or want to create an inheritance, life insurance is a necessity you cannot afford to overlook.

With the demands of modern life and the reliance on two incomes for many, the death of a loved one can leave a gaping hole, not just emotionally, but also financially. Life insurance pays the costs associated with a death, and provides replacement income for you and your dependents.

How much life insurance do you need? The general rule of thumb is that younger families should have at least five to seven times' their annual salary in coverage.

When it comes to the nuts and bolts of life insurance, there are many different avenues to take.



The most common forms of life insurance are term and whole life.

Term-life insurance is a policy set for a specified time period. The term can range from one to 30 years, but it only pays if the death occurs during the term of coverage. There also are two types of term coverage—level, which maintains the same benefit throughout the term and decreasing, which means that the death benefit will decrease incrementally over the course of the policy.

Whole-life insurance or permanent-life insurance pays a death benefit whenever you die, as long as coverage is current. There are three kinds of whole-life insurance—traditional whole-life; universal-life; and variable-universal life.

These options may seem confusing, but fear not. We can help you navigate the complex road of life insurance. Call us today and let us help you help your family.