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## A MILLION-DOLLAR FAMILY MEMBER

Most dog owners will agree, their pet is a member of the family. Sadly, this family member may require special considerations.

In a single year, more than 4.7 million dog bite injuries take place, and more than half the victims are kids.

Dog attacks account for one-third of all liability claims on homeowner's insurance policies. In one year alone, the insurance industry paid out more than \$317 million in dog-bite claims. More than 50 percent of these bites occur on the owners' property.

Most insurance companies typically insure homeowners or renters with dogs. However, if your dog bites someone, it poses an increased risk. As a result, the insurance company may charge a higher premium, exclude the dog from coverage or, in some cases, nonrenew your policy.

Any dog can hurt someone. Even the most calm-tempered, gentle dog may bite when frightened. You can help reduce the chances of your dog biting someone by having them spayed or neutered. Socialize

your dog so that it knows how to interact with people and animals. Play only nonaggressive games, such as fetch, with your dog. Do not expose your dog to situations in which you don't know how your dog will respond.



If you have a dog or are considering getting one, call our office to review your liability coverage and optional personal umbrella coverages—just in case.

## BEYOND THE BASICS OF HOMEOWNERS INSURANCE

Many of us understand the fundamentals of homeowners insurance: “What is homeowners insurance?,” “How do I buy it?,” And other such questions. But homeowners insurance only reaches its true value when the educated homeowner knows to ask the critical questions: “How much is enough?” and “Why is this coverage the right coverage?” And, don’t think just dollars—“How much?” also can mean “How much insurance?”

### UNACCOUNTED VALUE MEANS UNSEEN LOSS

Through poor initial coverage; changes in property value; renovations; or other real-estate and financial market adjustments, most homes are underinsured. The informed homeowner keeps up-to-date on market changes and values—don’t overlook the potential financial disaster of an underinsured home.

It is important to note, when renovations are made, double-checking and/or updating your coverage during and after home remodeling is an absolute must. Our agency can help you find the right coverage that takes into account your needs. We also can help you determine if the contractors you hire are carrying the

right kind of insurance. Will your home be open to outside elements during renovation? Will you be vacating the property for more than 60 days? These are all questions you need answered before you begin any kind of remodeling work on your home.

The condition of your home and its contents also can change the effectiveness of your policy. Sometimes a simple change, not quite to the level of a renovation, can change the value of your home. A small deck, a stained-glass window or a hand-crafted front door could impact coverage if unaccounted for in your insurance policy. Anything making your home unique should be highlighted to your agent. Repair costs can be based on standard construction cost and might not take into account the aspects of your home most dear to you.

### OPTIONS

Options are crucial for the insurance buyer; and options are what independent insurance agents do best. Understand the benefits and limitations of liability insurance when investigating a homeowners policy. Liability insurance often

is overlooked, but any homeowner who has had to make use of this coverage realizes its importance.

Also, not to be underestimated, is the importance of umbrella policies. Once the liability limit on the homeowners policy has been used up, you may need the added protection of an excess or umbrella policy to protect your assets. As

your independent agent, we understand the specific needs of your situation and your liability risk. Don’t ignore this extra level of protection.

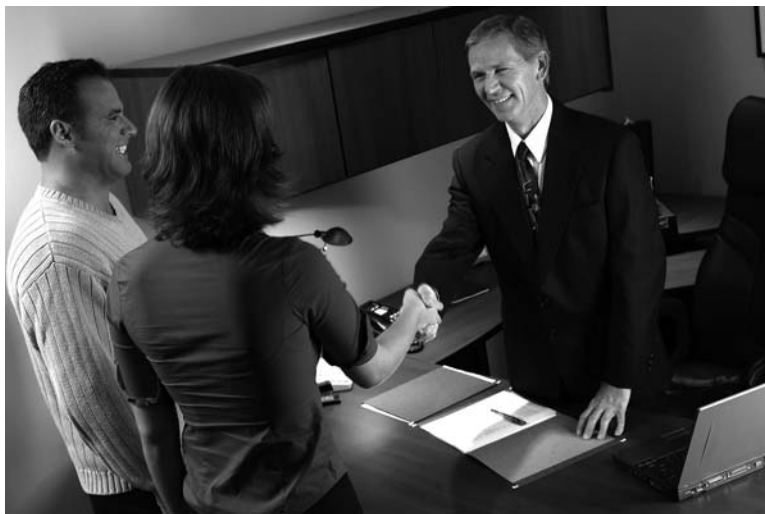


## GO WITH A PRO

If you needed a new computer for your home office or for the kids to use for homework, you'd probably stop by Staples or Office Max or check out Dell's Web site, get some quotes and pick the lowest price. Staples can do that for this price, Office Max for this price and Dell for this price. Dell's price is \$100 lower? Dell it is. After all, a computer is a computer is a computer, right?

Right.

But when it comes to insurance coverage for you and your family—homeowners, auto, etc.—it's important to understand insurance is not a computer. That is to say, insurance is not some one-size-fits-all commodity—it's individual to you. And, that is why you need to work with a professional, independent insurance agent. Unlike captive agents, who only represent a single carrier, or direct-sales companies, or from the Internet or an 800 number, which offer no agent services at all, an independent agent will evaluate your unique situation, find the best price/coverage ratio from a variety of insurance companies and develop a cost-effective policy package to meet your specific needs.



- we offer personalized, face-to-face service; and
- we live in your community and support local efforts.

The best part of working with a professional independent agent is knowing a real person is there to help, just a phone call or office visit away. But as we bring service into the digital age, be sure we have your e-mail address on file, for service that's faster still—and more convenient.

## WHY CHOOSE A PROFESSIONAL, INDEPENDENT INSURANCE AGENT? BECAUSE...

- we offer a choice of insurance products from different companies/carriers;
- we will give more objective advice because we're not employed by an insurance company;
- we shop around for the best coverage—at the best price;
- we can access companies which offer specialized coverages for unique needs;
- we are highly trained to help consumers make complex, vital insurance decisions;

## CAR SAFETY IMPROVING

Automobile manufacturers—with a little push from insurance organizations and the federal government—have made significant strides in improving car safety over the past 25 years, adding critical safety devices such as front and side air bags.

Now car makers are focusing on the rear-end crash. New changes in seat and head restraint designs will prevent whiplash injuries to the neck and head when the vehicle is struck from behind.

Federal regulators also are pushing for stability control technology to prevent rollovers. While sport utility vehicles have become somewhat safer through recent technological advancements, new standards for all vehicles could be on the way. Rollovers kill more than 10,000 motorists each year. The Insurance Institute for Highway Safety estimates 7,000 of these victims could be saved if anti-rollover technology were in all vehicles.

Has it been a while since you reviewed your family's auto insurance policy? Give us a call. We'll be glad to talk with you on the phone or in person.

## GRADUATING? DON'T LEAVE YOUR INSURANCE BEHIND

Most full-time students' health insurance coverage ends once they graduate college, and there is usually a gap of time between then and when a new employee's health insurance is activated after starting a job. But don't worry, there are ways for recent graduates to maintain their coverage and stay protected in the event of an accident or sudden medical condition.

Finding the right coverage can be tricky, but we can help you determine the best plan for your needs. If the student currently is on his or her parents' health plan, they may want to take advantage of the Consolidated Omnibus Budget Reconciliation Act, which can provide the current health insurance coverage for up to 36 months after graduation. COBRA can be expensive, however, and one may be required to pay the entire premium for coverage up to 102 percent of the plan's cost. And, small employer plans are entirely exempt from COBRA.



If one took advantage of the health care provided by the college or university while a student, one may be able to retain coverage for a few months after graduation. The conditions and coverages of these types of policies tend to vary depending on the school's program.

If this is the case, be aware of your coverage before you leave for school and make sure you have the necessary insurance cards or numbers. Also, if your health insurance plan involves co-payments, be sure you understand and bring the payment when visiting a medical provider.

Under an individual policy, coverage usually ends when a child turns 19, even if the child is a student. That child often has the right to purchase the same coverage for him or herself. Check with the university. Many schools offer student health insurance.

Confused yet? Don't worry, we are here to help. We can help you review your options and find the coverage that fits best into your plans for the future.

## DON'T DISREGARD DEDUCTIBLES

The word "deductible" may not be a word about which you're used to having long conversations, but we want our customers to understand the impact this concept has on your insurance coverage.

A deductible is the portion of any claim or damage you agree to pay. Your premium will be less if you choose a \$1,000 deductible on your home insurance versus a \$250 deductible. You could save as much as 20 percent on your policy.

Some people take higher deductibles to save premium cost and avoid filing small claims. Some even take that savings and apply it toward a larger liability coverage limit. If someone steals a \$1,000 television

set, they'll replace it themselves, but if there were a true disaster (someone is hurt in the backyard pool for example), they would need higher limits of protection.

You may receive letters from mortgage companies or others about a certain required deductible on your home insurance. Don't make decisions or sign anything until you've checked with us. We'll be glad to answer any questions you have.

