

Insights and Updates



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Rental car coverage

If you plan on renting a car, you can count on being asked about purchasing insurance coverage through the car rental company. Whether you buy coverage from the rental agency or use your own car insurance coverage, it's wise to make sure you have enough insurance to pay for costly repairs if you suffer an accident in a rental car.

Coverage on a New Jersey personal auto policy follows the policyholder while driving a rental car, but renters need to know that most personal auto policies have territorial limits. This means coverage will not apply outside stated locations; such as the United States, its territories and Canada. However, a personal umbrella policy may fill some of the territory gap in coverage. Consequently, your first consideration should be where the car is to be rented and on what your policy will rely.

Most states have a financial responsibility law that requires registered vehicles to have a minimum amount of liability insurance. Depending on the law in the state the car is rented and the wording of the renter's personal auto policy, the minimum coverage is likely to be provided by the rental car company. Renters are given the option to purchase additional limits from the rental car company or use the automatic excess personal auto limits available on their own policy.

Personal injury protection—medical and disability benefits coverage for injuries sustained in auto accidents—is one of the state's more unique auto insurance provisions. Remember that PIP coverage follows the driver. A New Jersey operator of an out-of-state rental car still will have these benefits when operating a rental car, regardless of where they drive it.

Unfortunately, the discussion gets more complicated when we consider damage to the rental car. While the renter's personal auto policy may cover damage to the rental car, its coverage has limitations. Personal auto coverage for a rental car is conditioned on the renter having at least one owned vehicle insured for its damage on the policy. If covered, there will be a deductible and payment will not exceed the repair or actual cash value of the rental car, along with a small amount for the rental car company's loss of use. Rental car contracts can hold the renter responsible for expenses that go beyond

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the coverage in a personal auto policy, which may include administrative fees, additional loss of use expense or diminution of value. Rental drivers who want to avoid risk will be inclined to buy the "collision damage waiver" offered by the rental car company.

It's a lot to think about as you embark on a trip. Give us a call before you leave, so the decision will be easy at the rental counter.



Don't be tricked this Halloween

You may spend weeks preparing for Halloween, carving pumpkins and making costumes. Is your insurance ready?

What happens if a child falls on your walk and the parents sue you for medical costs? Unfortunately, you may be held liable. The liability portion of a standard homeowners insurance policy will cover your defense and the payment of damages for such an event.

There are other insurance-related considerations to think about, too. What if your house is vandalized? Although most homeowners policies cover vandalism, you'll need to determine whether the damage is more than your deductible. Here are a few more tips for a great Halloween:

- Turn on all outside lights. Leave them on all night to deter vandalism.
- Make sure walks and pathways are clear of debris; if a pumpkin is smashed on your walkway, clean it up right away to avoid slips.
- Burn candles in a safe location.
- Be sure your treats are safe for small children.

If you have any questions regarding your homeowners insurance and the coverage you have, give our agency a call. Take the scare out of Halloween with the right insurance.

Fried turkey for Thanksgiving? Think safety first!

Americans love our food fried. The food itself doesn't matter: Potatoes? Fried. Cheese? Fried. Oreo cookies? ... Yes, fried. When frying things met that uniquely American holiday of Thanksgiving, a new holiday tradition was born.

By all reports, fried turkey is tantalizing—crispy, moist, tender, lip-smackingly delicious. However, it's tricky to prepare it safely.

According to U.S. Fire Administration statistics, nearly 4,300 fires occur on Thanksgiving each year—many of them due to deep-frying accidents—causing almost \$27 million in property damage, not to mention injuries. The U.S. Consumer Product Safety Commission received 138 incident reports involving turkey fryers between 1998 and 2007, resulting in 36 injuries and nearly \$8 million in property loss.

Why is frying so dangerous? Retail-consumer turkey fryers can tip over easily, dumping searing hot cooking oil everywhere. Even if you keep the unit upright, steam generated from dipping a partially frozen turkey can send large sprays of scalding oil a surprising distance. The danger of oil spills is not

limited to burns; a very small amount of cooking oil can cause a large fire if it comes into contact with the burner.

Speaking of burns, the sides, handles and lid of the turkey fryer can get dangerously hot, creating a severe burn hazard.

So are we to go without our crispy, golden brown goodness? Let's not get carried away. A few precautions can see you frying safely, come Nov. 27:

- Always fry outdoors, at least 10 feet from buildings and flammable materials, on a flat surface.
- Do not overfill your fryer and never fry on a wooden deck.
- Never leave the fryer unattended. Get comfortable; this is going to take a while.
- Keep children and pets away from the fryer while cooking and afterward until the oil has cooled to below 80 degrees Fahrenheit.
- Thaw the turkey completely before frying.
- Keep a fire extinguisher nearby.

It also couldn't hurt to give us a call and review your insurance coverage. We're always here and eager to make sure you have the coverage you need.





What not to do when operating a vehicle

It's a simple question: What are you doing while you're driving? In driver's ed, we learn that our hands should be at 9 and 3, to check our blind spots and to avoid highway hypnosis. But are your eyes always on the road? Is your mind?

Distracted driving runs the gamut of the senses, including anything from visual (i.e., looking at something other than the road), auditory (i.e., hearing something not related to driving), manual (i.e., manipulating something other than the wheel) or cognitive (i.e., thinking about something other than driving).

It's sometimes difficult to be 100 percent focused on the road 100 percent of the time. Enjoying your morning cup of coffee, changing the radio station or talking with a passenger all qualify as driving distractions. While these may be small distractions, others may be more dangerous.

Using cell phones in the car—for talking or texting—is a huge distraction for drivers and contributes significantly to the likelihood of an accident: Did you know that at least one driver was reported

to have been distracted in 15 to 30 percent of car crashes? While many new cars have hands-free technology, technology for texting isn't quite as advanced. Texting while driving involves simultaneous manual, visual and cognitive distractions, and sending or receiving a text takes your eyes off the road for an average of 4.6 seconds; going at a moderate

“...at least one driver was reported to have been distracted in 15 to 30 percent of car crashes at all levels, minor to fatal.”

50 mph speed, your car has covered the length of a football field without your attention. This behavior endangers you and your passengers, as well as others with whom you share the road.

Moreover, texting while driving risks traffic violations—drivers caught

texting will be fined a minimum of \$100. And, if you cause an accident as a result of your distracted driving, you may be sued for negligence.

So how can you avoid texting while driving? If hearing that notification is simply too tempting, turn off your phone while you're in the car, set it to silent or put it in a bag in the back seat. If you have a passenger in the car, have him or her read your incoming texts, while you dictate a response. If a text message can't wait until you reach your destination, use designated rest stops or pull-offs to take a short break to respond to your messages. Being cautious is always a good policy!

And be sure to speak with your insurance agent about any incentives to avoid distracted driving—many auto-insurance carriers offer discounts for safe driving.



Winter is coming—is your home prepared?



Fall is the perfect time for football, hot apple cider ... and preparing your house for winter and reviewing your homeowners insurance policy. Take some time this autumn to look over your home to make sure it is winter-ready, so you can sit back and enjoy hot chocolate and your winter hobbies with peace of mind later. We can help.

Once your leaves have finished falling, clean out your gutters. Gutters blocked with dead leaves can cause ice dams during the winter. While you're up on that ladder, check out your gutters—make sure there aren't any leaks or misaligned pipes, and make sure the downspouts carry water away from your house's foundation. Bring outdoor furniture and hoses inside, and make sure that your outdoor faucets are frost-free or completely shut off. If your home is prone to icicles or dams, consider installing electric cables to melt accumulated snow and ice.

As the wind begins to pick up

outside, check to make sure you don't have any drafts. Use caulk and door sweeps to take care of the drafty areas. Have you considered the amount of insulation in your attic? Experts recommend that you have at least 12 inches of insulation up there. Speaking of insulation, check cold spaces for exposed pipes, and make sure they are insulated properly to prevent freezing. Don't forget your annual maintenance of your furnace and chimney and check your ductwork to make sure your vents are well-connected and insulated.

Once you've taken stock of your home, give our agency a call. Now is the perfect time to make sure you have the right insurance coverage in your homeowners policy—especially if your fall review revealed the need for repairs.

News from our agency

It's back-to-school time

If you have college-aged kids, chances are they live outside your home. Did you know that your homeowners policy will insure your child while he or she is away at college under certain circumstances? Let us know if your children are:

- under the age of 24,
- your relative,
- enrolled in school full-time, as defined by the school, and
- a resident of your household, prior to leaving to attend school.

Your policy may insure your child, as well as some of the belongings they take with them to school. However, certain value and peril limitations apply. Remind your child to not leave valuables, such as computers or cameras, in the dorm room over breaks, and never bring valuable jewelry. Also, be sure to keep a list of the college-bound child's valuables at home, along with copies of identification, licenses and passports. As your professional insurance agent, we want the best for you and your family. Call our agency today to get advice on your insurance needs. We can be reached at (856) 935-0845 or by visiting our website at www.hdyoung.com. You also can find us on Facebook.