

# Insights and Updates



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## Does it matter who is driving Miss Daisy?

Hoke Colburn (played by Morgan Freeman) was a responsible driver in the 1989 movie *Driving Miss Daisy*, but not everyone who drives someone else's car measures up to that standard. It's quite possible that a regular operator of someone's car is a teenager, a driver with a less-than-stellar driving record or even a driver with a suspended license.

There are vehicle owners who will never turn their keys over to someone else, unless there is an emergency; there are those who are generous in nature and will trade vehicles or loan their vehicle when it serves a specific purpose; then there are the few who will give someone continual access to their vehicle.

This latter kind of driver sometimes fails to get listed as a regular operator of the vehicle when the auto insurance application is completed. The insurance industry has a name for these people—undisclosed operators. This poses an unknown, potential risk for the insurer issuing the auto policy. As a result, the insurer may not be getting the appropriate premium for that risk.

Some insurers have recognized undisclosed operators as a serious enough problem that they have begun incorporating language into their policies that will restrict certain coverages when the driver has not been disclosed to the insurer.

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Our agency would never want that to happen to you. If you have any doubt about whether regular operators of your vehicle have been reported to us, please call us today to confirm. This is a potential problem that can be solved easily.



## Renters insurance?

While your landlord should carry coverage for the structure he or she is renting out, the policy probably doesn't cover the contents you've brought into it, regardless of whether you are renting an apartment, a single-family home or even a loft. Fortunately, renters insurance is one of the most affordable coverages you can buy.

There are several variables that are affected by your living situation. For example, the amount of coverage you need depends on how much you have. Renters insurance also offers you liability insurance, which would protect you for bodily injury or property damage caused to another person (e.g., your bathtub overflows and leaks into the downstairs apartment or a person is injured during a visit).

Should you and your roommate share a renters policy? Renters insurance protects only the property of the individuals listed on a policy. So, unless your roommate is listed as a named insured (or is a domestic partner, spouse or member of your family), he or she will not be covered and we recommend a separate policy. Every situation is different and we are here to help you navigate your insurance needs. Give us a call.

## Insurance and the electric wheelchair

Electric wheelchairs and their cousins, mobility scooters, provide valuable, life-changing assistance for those with impaired movement. The impact these vehicles have on lives cannot be overstated. The impact they have on one's bank account is substantial as well.

Like any significant investment, owning a wheelchair or scooter brings with it insurance implications. "What happens if it's damaged or stolen?" is a popular worry. Luckily, it's a possession covered by standard homeowners or renters insurance—and exempt from the motor-vehicle exclusion that requires us to secure separate coverage for cars and trucks. Therefore, homeowners or renters insurance would reimburse you should your electric wheelchair or scooter be damaged or stolen—up to your policy limits and subject to policy deductibles.

However, if you have, or anticipate needing such a vehicle, you should give us a call or stop by the office to talk.

Such expensive and critical medical equipment may warrant a policy add-on called a rider to cover it properly. With a rider, we can be sure the full value of the chair or scooter is covered, and we may even be able to save you the cost of a deductible should you file a claim.

Of course, that covers just owning the vehicle. Concerns emerge regarding liability when you consider operating a wheelchair or scooter.

A standard homeowners or renters policy offers personal liability coverage starting at \$100,000 per occurrence, which is defined as "a single accident, or damage resulting from a prolonged exposure to the same set of conditions."

You may wish to increase that amount with a personal umbrella policy. Umbrella policies can extend coverage into the \$5-10 million range. Regardless, you really should give us a call or stop by the office to talk. We're always glad to see you, and we'll make sure you get coverage you can afford.







## Cars and homes need a checkup before winter

As the leaves start to drop this autumn, we know that cold temperatures aren't far behind. Now is the time to prepare your homes and cars so you can be worry-free and enjoy the pleasures of a winter wonderland.

### Have you winterized your home?

Once the autumn leaves have finished falling, clean out your gutters. Gutters blocked with dead leaves can cause ice dams during the winter months. While you're up on that ladder, check out the condition of 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.

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. Experts recommend that you have at least 12 inches of insulation in an attic. It is also important to ensure your pipes are insulated properly to prevent freezing. Don't forget the annual maintenance of your furnace, heating system and chimney, and check the duct work 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 some costly repairs.

### Driving in a winter wonderland

Although modern conveniences allow us to trudge through snow and slush with relatively few concerns,

**“... make sure you have the right insurance coverage in your homeowners policy—especially if your fall review revealed the need for some costly repairs.”**

winter travel can be a difficult obstacle to overcome. Will your car be ready for winter's extremes? Don't wait until the roads start freezing to find out. Prepare your car now:

- Check the antifreeze levels and the firmness of hoses and clamps.
- Check the tires for wear and make sure they are properly inflated.

- Keep your gas tank filled. This will keep you warm and safe if you get lost or stranded, and the extra weight will improve your traction. With a full tank, there also is less room for condensation, which means your fuel lines are less likely to freeze.
  - Remember, four-wheel drive doesn't help your vehicle stop. You may be able to drive through a bigger pile of snow, but you'll still skid on ice.
  - If you have a rear-wheel drive vehicle, consider keeping a bag of sand over your rear axle.
  - Remember to check your battery. Even though your car might be ready to roll, accidents do happen. Keep blankets, water and a roadside emergency kit in your trunk. Travel with a cell phone.
- Remember: If you have an accident, contact our agency as soon as possible to report the claim. We won't leave you out in the cold alone.



## Hosting a holiday party



Are you planning to host a holiday party? As your professional, independent insurance agent, we can help you plan for coverage if a guest is injured in your home. Before you host your party, call us. Let us check your homeowners policy for adequate limits; what coverages you have and what coverages you might need.

When planning a gathering, have plenty of nonalcoholic beverages available. Home hosts have a double duty to be courteous and entertaining, but also to be responsible and conscientious about the alcohol they serve. Most importantly, they must see that intoxicated guests do not get behind the wheel of a car, creating a risk of harm to themselves and others on the road. Here are simple ways to reduce holiday-party risks:

- Limit access to the bar if minors are on the guest list. You should verify your young guests are of age before you serve them an alcoholic beverage.

- Have a responsible bartender. Ask a friend or relative you trust to act as a bartender.
- Offer a variety of nonalcoholic beverages such as sparkling water, juice and soft drinks.
- Create a setting conducive to easy, comfortable socializing. Entertain guests with music, games and dancing.
- Always serve food when serving alcohol. High-protein foods such as meat and cheese take longer to digest, slowing the rate at which the body absorbs alcohol. However, try not to serve salty foods. They can make people thirsty, so they drink more.
- Cut off access to the bar one to two hours before the end of the party. Serve nonalcoholic beverages and desserts at that time.
- Have a designated driver.

Give us a call. We will help you determine what is needed to make sure you are adequately protected.

## News from our agency

Here are the top six reasons to work with a professional, independent insurance agent:

6. If you don't remember your account number, that's OK.
5. Choices, choices, choices. An independent agent isn't obliged to work with just one insurance carrier and make your insurance needs fit that policy.
4. An independent agent will sit down with you to advise you on your insurance coverage needs.
3. An independent agent is based in your community and understands the insurance factors of your area.

2. If you need to file a claim, there's a good chance that the person you talked to the day you bought your insurance policy will be the person who helps you through the claim process.

And, the No. 1 reason to work with a professional, independent insurance agent: Give us a call at (856) 935-0845 or stop by the office. We can help you find the insurance policy that's right for you. We can even review your current insurance policy to make sure there aren't any gaps in your coverage. We're here to help. Visit our website at [www.hdyoung.com](http://www.hdyoung.com). or find us on Facebook.

