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WHO COVERS SCHOOL BUS ACCIDENTS?

If your child gets injured while riding a school bus, you should know where to look for insurance protection.

The New Jersey Automobile Reparations Reform Act (also known as the no-fault law) provides a generous package of Personal Injury Protection benefits to persons injured in an accident involving an "automobile," which is defined in the law to exclude a school bus. Consequently, there are no PIP benefits to pay for a child's injury while riding a school bus.

However, a personal auto policy does have an Extended Medical Expense Benefits Coverage that will respond with a limit of \$1,000 or \$10,000, depending on the choice made when the policy was purchased. If you did not choose the \$10,000 limit, we suggest you consider making this change as the cost for this is minimal.

If the school's bus insurance policy has Medical Expense Coverage, then the school's insurance company will pay medical expenses until that limit is exhausted. This coverage pays its benefit before your Extended Medical Expense Benefits Coverage begins to pay its benefit. Accordingly, you may want to inquire

about the Medical Expense Coverage limit that your school has purchased for its buses.

When the Extended Medical Expense Benefits Coverage and Medical Expense Coverage are exhausted, you can look to the provider of your health insurance for payment of excess medical expenses. Be advised that your health insurance may have deductibles, co-payments and various limitations.

Under the provisions of the no-fault law, covered persons injured in an automobile accident can give up some of their rights to sue for noneconomic (e.g., pain and suffering) damages in exchange for a reduction in premium. This is called the "verbal threshold" option, applicable to injuries involving an "automobile." Since a school bus is not an "automobile," choosing the "verbal threshold" option will have no impact on your right to sue those persons or entities responsible for your child's injury. So, while no PIP benefits are available for a school



bus accident, your ability to recover damages from the person or entity at fault is not impaired.

Our agency hopes our discussions about this subject will always be hypothetical, but if such a tragedy strikes, know that you can count on us to help you sort out the insurance issues.

Insights & UPDATES

RENTER'S INSURANCE: DON'T PUT IT LAST ON YOUR LIST

It is easy to lose your priorities during a time of change; and, moving into a new apartment is no different. There is the excitement of buying new furniture and designing your new living space; there are even the necessities of setting up utility service and switching mailing addresses—but, once you open the door to your new apartment you have to think about protecting yourself and your valuables. Your first priority should be purchasing renter's insurance.

Renter's insurance covers the damages to or loss of your personal property from a host of circumstances, including: fire or lightning; windstorm or hail; explosions(s); riots or civil commotion; aircraft; vehicles; smoke; theft; water-related damage from home utilities; and more. It also will cover you if you are negligent and someone gets hurt while in your apartment. Property owners insure their property, which

you are renting, against specified losses but, their policy is not necessarily going to cover your losses. In fact, some landlords make purchasing renter's insurance a requirement to rent the property.

If your apartment becomes unlivable due to an insured loss, renter's insurance may cover certain costs with finding a new place to live ... but it is nuances to this type of insurance that makes working with a professional independent agent a must. There are misconceptions and misunderstandings about renter's insurance—we are ready to help you find the right coverage.

When you shop for renter's insurance, it is important to know whether the company will be writing actual-cash value or replacement cost. Replacement cost will be higher in premiums, but it will cover your losses to a greater extent. Because actual-cash value pays out only what the item was worth at the time it was damaged. In other words, you won't be reimbursed for the cost of a new item. Some companies will quote replacement cost or actual-cash value by default.

We, your professional independent insurance agent, are available to discuss your many coverage options ... including additional coverage in case of flood, which renter's insurance will not cover.



SAFETY: IT'S GOOD FOR CARS AND INSURANCE RATES

When it comes to cars, a lot of information exists about which car is the safest. Car companies tout their latest safety features and independent companies conduct and publish the results of safety tests, but what should you consider when looking for a safe car? And, how will this help determine your auto insurance rates?

Some factors to take into account are:

- crashworthiness—safety features that reduce the likelihood of death in the event of an accident;
- vehicle structural design—safer cars have an enforced occupant compartment or “safety cage” and front and back ends that are designed to bend with a crash to absorb the force;
- vehicle size and weight—larger, heavier cars offer better protection than smaller, lighter ones; and

- restraint systems—seat belts, airbags and head restraints work together to shield people during serious crashes.

These are just some of the factors that insurance companies use when determining your auto insurance premiums. Certain companies also will offer discounts for other safety features such as anti-lock brakes; stability control devices; side or curtain airbags; anti-theft systems, etc.

If you're thinking of buying a new car, make safety a major factor in your decision process. And, remember you can give our agency a call at anytime during the experience to make sure you get the best coverage for your new vehicle.

TRICK OR TREAT ... IT'S YOUR CHOICE

You've spent considerable time preparing for Halloween. The pumpkins are carved, the costumes are ready and the candy is in a bowl by the front door.

All those ghosts and goblins coming to your door can be a real treat. However, the trick may be on you. Without proper insurance, you could find yourself sued by a ghou. Are you really ready? What happens if a child falls on your walk and you get sued? Are you liable? What if your house is vandalized? What does your homeowners insurance cover? Perhaps you are planning a Halloween bash. What if a guest crashes his or her car on the way home. Are you liable? What if your own goblin and his friends throw rocks and break windows? Are you covered?

A lot depends on variables—where you live; what kind of coverage you have; and your carrier. Call us. We will answer these questions and any others you may have.

It also is important for safety to be first on everyone's mind including, parents, motorists and the trick or treaters.

By following a few simple safety tips we can keep our trick or treaters and ourselves safe this Halloween.

- Carry a flashlight.
- Make sure costumes don't drag on the ground and



wear shoes that fit—even if they don't go with the costume. Put reflective tape on the costume.

- Stay on sidewalks and stay in familiar neighborhoods. If there are no sidewalks, walk on the left side of the road facing traffic.
- Make sure your children eat dinner before they head out. Do not let your children eat any candy etc., before you have a chance to inspect it. Look at the wrapping carefully and throw out anything that looks suspicious.
- Older, unaccompanied children should carry quarters or cell phones so they can call home.
- Keep your pets indoors.
- Motorists should drive very slow all evening. Adult Halloween partygoers should be sure to have a designated driver.

By following a few safety rules, this can be a fun night for all.

FAILING TO OBEY THE SCHOOL CROSSING GUARD CAN COST YOU



A new law effective Aug. 1, 2007, hits those drivers who fail to obey a school crossing guard's signal with a hefty fine. Drivers who don't comply with a school crossing guard's signal to stop during those times when the guard is duly authorized to control or direct traffic will be fined not less than \$150 for a first offense and not less than \$300 for a subsequent offense.

GETTING POLICE REPORTS JUST GOT EASIER

A new law now requires police departments to mail or fax accident reports to individuals when requested. Prior to this law, some police departments insisted on in-person pick up of reports, causing a hardship on many who did not live nearby. A police department still may require a completed request form and the appropriate fee prior to faxing or mailing the report, but must allow the request form and the fee to be submitted either in person, through the mail, or via fax.



OUR FOCUS IS EXCELLENCE

As an independent agency, our goal is to assist you in all your insurance needs. We will help you manage and plan for all your potential risks. As professionals, we assess your needs and offer you a variety of insurance products to choose from. Service, whether it is in response to an insurance claim or general question, is the most important value we offer you.

Our employees work hard to build a trusted relationship with our customers. We strive to make you feel both comfortable and confident with our abilities by acting as your consultant. We are an organization dedicated to our customers and seek out the best companies that offer the appropriate coverages at a fair price.

We do not work for an insurance company. We work for you. We work on your side when you have a loss and follow through to see that you get a fair and prompt result.

