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NATIONAL SAFE BOATING WEEK

National Safe Boating Week is the first full week before Memorial Day weekend. This year it is May 17-23, 2008.

Boaters need to take full responsibility for the safety of themselves and their passengers. The Coast Guard's message to boaters is: "You're in command. Boat responsibly!" This means wearing a lifejacket and having your passengers do the same. Take a Coast Guard-approved safety course. Boaters who are in command and responsible for their vessel's safe operation are crucial to reducing the number of boating accidents and fatalities.

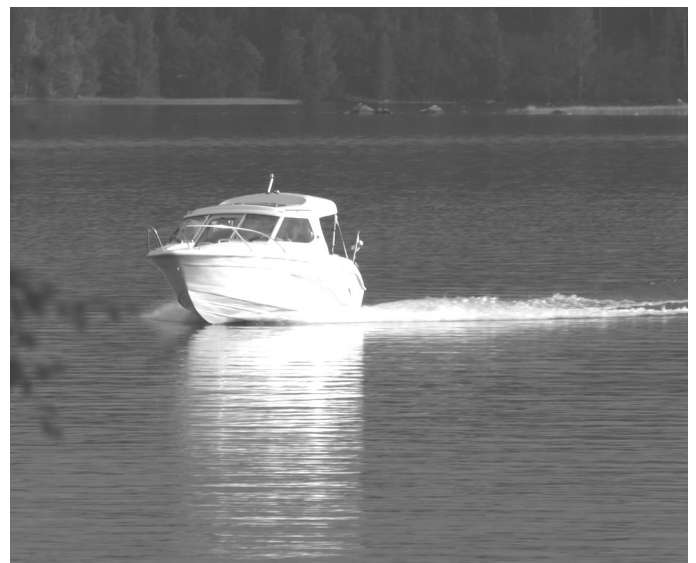
Never boat under the influence of drugs or alcohol. According to the Federal Department of Transportation, more than 20 percent of all boating fatalities are attributed to alcohol use.

Under New Jersey law, operators of boats that are motor powered and/or 12 feet or more in length (regardless of their power source), whose blood alcohol content is .08 percent or higher are considered to be "boating under the influence" and they are subject to a host of penalties. First-time offenders with a BAC between .08 and .10 percent face losing their right to operate a boat on New Jersey waters for one year, losing the privilege of operating a motor vehicle in the state for three months and may face a \$250-\$450 fine. Those with a BAC of .10 percent or higher face losing the right to operate a boat on New Jersey waters for one year; the privilege of operating a motor vehicle in New Jersey for seven to 12 months; and a fine of \$300-\$500. Penalties for second-time offenders include losing boating and motor

vehicle driving privileges in the state for two years, performing community service for a period of 30 days, imprisonment for 48 hours to 90 days and a fine of \$500-\$1,000. Third-time, or subsequent offenders, can receive imprisonment for 180 days, loss of boating and motor vehicle driving privileges in New Jersey for 10 years and a fine of \$1,000.

Another important consideration is insurance for your boat. Don't make the mistake of assuming your boat is covered under your homeowners policy. Boat owners are well served by a policy specifically designed to insure watercraft, offering all-risk coverage for the boat's full value. A boat owners policy provides the necessary liability, hull and motor coverage.

Make sure your craft is registered properly. In addition, be sure to follow all laws of boat navigation. It's a good idea to review your coverage with us periodically. Call our agency to determine what type of insurance meets your needs best.



CONSIDERING A SUMMER HOME? FIND THE RIGHT INSURANCE

When the temperature heats up, do you long for relaxation in a sunny beach haven? Thinking about investing in a seaside retreat to spend your summer months? If you are considering purchasing a vacation home, make sure to keep insurance in mind, before buying beach towels and sunscreen.

Insuring your summer getaway can be a tricky and costly proposition. A second home is deemed a bigger risk by insurers than a year-round residence, often for the very reasons that make the property so appealing: secluded, far-away locations (without easy access to fire departments); or coastal, beach communities (at high risk for flooding). Also, second homes often sit empty for a large part of the year, increasing the odds of a break-in. As a result, it is important to think about insurance for your second home early, before closing on a property. Avoid complications: Take the following steps to help you make an informed, practical decision.

- **Do your research:** Work with us to consult your primary insurance company about covering your second home. You may be eligible for a significant discount if you choose one company for all of your insurance needs. If your company does not offer coverage on your vacation home, we will search the available markets for you.
- **Obtain liability coverage:** Will you rent your property out during parts of the year? Securing property liability coverage is a must, and it will protect your assets in the event of a lawsuit. Consider your total net worth when choosing a limit and investigate the benefits of a personal umbrella policy.
- **Add security features:** Fitting your second home with an alarm system and window locks can make finding coverage easier; security in and around your home is perceived by insurers as reducing the risk of

the property being targeted by thieves. Purchasing a home in a neighborhood watch area or hiring a house sitter to check in on a regular basis can help reduce your insurance quote. Also, if your vacation home includes a swimming pool, be sure to protect it with a fence and locked gate; without these safeguards, you are unlikely to find a policy with any insurance company.

- **Update your coverage:** If you make any improvements to your second home, be sure to call us. Whether you decide to build a deck, add a bathroom or even purchase new sporting equipment, it is a good idea to review your policy and ensure you have the needed coverage.

If you plan to purchase a second home, contact our agency to discuss your insurance needs. We can help you find the best protection for your vacation home.

INSURANCE FOR COLLEGE GRADUATES

Your kids have graduated from college and they're moving out to start a life on their own. Are they aware of their insurance needs? Thinking about insurance is critical.

HEALTH INSURANCE

According to the U.S. Census Bureau, "Young adults (18 to 24 years old) were less likely than other age groups to have health insurance coverage." In 2002, nearly a third of college students were uninsured. That's a lot of people, who, apparently, feel lucky. Do you really think your children's health and well-being should be left to chance?

Surely not. But what can you do? They're out of school; they're moving out; and they're too old to stay on your policy as dependents. While ultimately insurance is the responsibility of our sons and daughters, there are a couple of interim options:

- The Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, gives certain individuals the right to temporary continued health coverage at group rates. It is important to understand, that COBRA is not a cure-all. Only certain people qualify; the coverage

must be lost under specific conditions; and premiums often are more expensive than they are for active employees, since COBRA participants, without a contributing employer, generally pay the entire cost themselves. But, it usually is less expensive than individual health coverage.

- Short-term health insurance was designed with the college graduate in mind. It is exactly what it sounds like: A complete short-term health insurance policy, purchased for three to 12 months. It is the perfect coverage to provide protection until a permanent policy can be secured through an employer or otherwise.

RENTER'S INSURANCE

What about their belongings? Renter's insurance covers damage to, or loss of, personal property from a host of circumstances, including: fire or lightening; windstorm or hail; explosions; riots or civil commotion; aircraft; vehicles; smoke; theft; water-related damage from home utilities; and more. It also will cover against charges of negligence or if someone gets hurt while in their apartment. Renter's insurance is not expensive, running \$100 to \$200 for an entire year of coverage.

Of course, this brief overview of post-college insurance is not all-inclusive. Stop in today, or have your son or daughter give us a call. We'll go over all the things they should consider as they begin a life on their own, and start them off on the right foot.



GOING TO A PROM DOESN'T MEAN THE RULES DON'T APPLY

It's the season for proms, graduation nights and parties. With all the excitement that comes with these events, it's easy to get caught up in the moment and forget the rules. Statistics show prom nights are among the most lethal for young people, with more than 5,000 teenagers injured or killed in traffic accidents in a typical prom weekend. And, most of these accidents are alcohol related.

As rites of passage go, the prom almost is universal. But, the price parents pay for their teen to dress up and feel grown-up goes far beyond the money for the gowns, tuxedos and limos. Unlike any other night, the prom implies that our kids can don adult behaviors as well as clothes.

Parents need to talk to their kids about the consequences of drinking. In fact, alcohol not only contributes to auto crashes during the prom season, but the rest of the year as well.

Following are some suggestions for parents who want to discuss drinking with their children:

- Insist your kids attend alcohol-free, adult supervised parties. Speak to the parents/adults in charge of the party;
- Tell your kids about the consequences of drinking, such as poor judgement, loss of inhibition and hangovers;
- Encourage kids not to give in to peer pressure. Practice with them what to say in such situations;
- Share your concerns about how drinking might compromise their safety; and
- Tell them to call you, no matter what time, to come and get them so they didn't feel the need to depend on someone who has been drinking, including themselves.

No matter what the class of 2008 does to celebrate their prom or graduation, being safety conscious is an important part of making it a fun, memorable event.

A NEW WAY OF CHARGING HOMEOWNERS INSURANCE PREMIUMS

Some insurance companies will be introducing a new rating plan for homeowners policies, which may affect the premium you pay in the future. Instead of charging you and your neighbor the same premium for the same coverages, you could end up paying a lower premium than your neighbor, who has submitted claims during the last three years. Of course, you also could end up paying the higher premium if you are the one that has the claims.

Generally, smaller claims under \$500 won't count toward the "up-rating" of a policy. In addition, windstorm claims and no-fault medical payments are not likely to count, since they are outside a homeowner's control.

The idea behind this new rating system is to encourage homeowners to take steps to prevent claims from occurring and to distribute premium charges according to a homeowner's success in avoiding claims. For example, a homeowner can:

1. avoid frozen pipe claims by making sure that pipes are protected;
2. prevent water damage from bursting washing machine hoses by replacing them periodically;
3. service their furnace or heating unit regularly;
4. keep working fire extinguishers on hand; and
5. eliminate hazards on their property that could result in injury to a visitor.

If you want to find out whether your insurance company plans to adopt this rating plan, or if you would like to obtain more information about it, please call our agency. If we do not insure your home now, we would be happy to give you a quote from the insurance companies we represent.



NEW LAW ON CELL PHONES

A new law, effective March 1, 2008, will make it a primary motor vehicle offense to use a hand-held wireless telephone or electronic communication device while driving, including using these devices to send a text message. Current law prohibits the use of a hand-held wireless telephone while operating a motor vehicle, but this law may be enforced only as a secondary offense. Under the new law, motorists could be stopped and ticketed solely for using a hand-held wireless telephone or electronic communication device illegally. The fine for a violation is \$100.

DO YOU KNOW WHAT TO EXPECT WHEN IT COMES TO INSURANCE?

Coverage that suits your lifestyle. A policy that gives you choices. Service that consistently gets high marks. And, no surprises when it comes to reporting a claim. At our agency, when it comes to protecting your home and your assets, we offer the most appropriate coverage at the best cost for you.

As your professional independent insurance agent, we believe you value the knowledge and service we bring in protecting your home, automobiles and businesses. Our expertise has a reputation for satisfying policyholder's needs and we will continue to meet that expectation.

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

