

# Insights and Updates



216 E. Broadway, P.O. Box 557 • Salem, NJ 08079-0557  
(856) 935-0845 • (856) 935-4223 FAX  
[www.hdyoung.com](http://www.hdyoung.com) • [insure@hdyoung.com](mailto:insure@hdyoung.com)



[ Fall 2017 • New Jersey ]

## Fire prevention

A fire starting in your home probably is not something you think about on a daily basis, but according to the National Fire Prevention Association, there were more than 365,000 home fires in the U.S. in 2015, causing \$7 billion in direct property damage. The damage a fire can cause goes beyond the cost of replacing your personal belongings and we want you to know there are several steps you can take to help reduce the risk of a fire.

A working smoke alarm can reduce the chances of sustaining injury or death in a fire. Smoke alarms should be installed all around your house. It is especially important to install smoke alarms outside of bedrooms. When you are sleeping you are most vulnerable to a fire. Once smoke alarms have been installed, your job is not done. Remember to check your smoke alarm batteries at least once a year and to replace smoke alarms that have

expired (usually smoke alarms have a life span of 10 years).

As you might imagine, many fires start in the kitchen. In order to reduce the chances of a kitchen fire, never leave a hot oven or stovetop unattended. Keep flammable objects like paper towels, dish towels and wooden utensils away from the stove or oven. And, have a fire extinguisher in the kitchen, just in case.

As the weather gets colder, the risk of fire increases. If you use a space heater, remember to keep it at least three feet away from anything that can burn, and always supervise children and pets when the heater is turned on. Prior to using your fireplace for the first time of the season, have your chimney checked by a professional to ensure nothing is blocking it and be certain the damper or flue is open when the fireplace is in use. Do not close the damper until the fire is completely extinguished. Keeping the damper or flue open until the fire is out

## Index

A policy with teeth to cover dog teeth .....	2
Keep your eyes (and mind) on the road...	3
Insurance goes better with discounts .....	4
Refer a friend.....	4

will draw smoke out of the house.

By following these tips you can help to reduce the risk of fire. However, it's also important you have the proper coverage in place. To ensure you are protected, call our agency. We'll be happy to sit down with you to review your policy.

More information on fire safety can be found on the New Jersey Department of Community Affairs Division of Fire Safety website at: [nj.gov/dca/divisions/dfs/](http://nj.gov/dca/divisions/dfs/).



## A policy with teeth to cover dog teeth

How many times have you watched a movie or a TV show and seen a dog attack the mailman? It's a classic scenario. The cranky old mailman comes up to deliver the mail and the family dog is there ready to stop him. It's usually played for laughs, but have you ever paused to consider the real-life consequences?

In real life, the number of dog-bite claims has increased 18 percent from 2015 to 2016, accounting for more than 18,000 claims. According to the Insurance Information Institute, dog

bites and other dog-related injuries accounted for more than one-third of all homeowners liability-claim dollars, costing more than \$600 million.

These statistics may seem grim, but our agency can help. If you own, or are considering owning, a dog, know homeowners and renters insurance policies typically cover dog bite liability as part of the standard policy's liability coverage. A personal excess or umbrella liability policy also is available to provide you with additional coverage.

However, some breeds are more difficult

to insure. Moreover, if Fido already has had an incident, future coverage may be denied.

If you own a dog, it is important to take the necessary steps before an incident occurs. If you have any concerns regarding your canine companion, it is best to seek out obedience training and professional advice from veterinarians and animal behaviorists. In the event the worst happens, give our agency a call. We can talk through your options and provide you with an insurance policy that best suits your needs.







## Keep your eyes (and mind) on the road

What do you do on your drive to work? Here's a typical scene: You stop at Starbucks on the way and you enjoy your morning espresso as you drive, you search the radio to find a station that will inform you of the day's weather and maybe you even send a text or a quick email on your phone. All of these seemingly simple tasks qualify as distracted driving. Distracted driving comes in three forms—

1. visual, taking your eyes off the road;
2. manual, taking your hands off the wheel;
- and 3. cognitive, taking your mind off driving.

All three can put you and others on the road in danger.

According to the most recent statistics from the Centers for Disease Control and Prevention, more than 3,400 people were killed in motor vehicle crashes involving a distracted driver in 2015—

the highest number in more than five years. And we all know one of the biggest contributors to distracted-driving related accidents is texting

**“According to the most recent statistics from the Centers for Disease Control and Prevention, more than 3,400 people were killed in motor vehicle crashes involving a distracted driver in 2015”**

while driving. Texting while driving is especially dangerous because it combines all three types of distraction. In an effort to cut down on accidents,

46 states, including New Jersey, have enacted laws banning all drivers from texting while driving.

Consider turning off your phone or putting it on silent to cut down on potential distractions on the road. It also is a good idea to decide on a radio station before leaving the house in the morning and wait until you are at your desk before enjoying your morning caffeine.

Cutting out distractions and focusing on driving also could save you money. Be sure to speak with our agency about your driving habits—many auto-insurance carriers offer discounts for safe driving. If you have any questions about your auto insurance policy, give us a call. We are here to help you.



## Insurance goes better with discounts



Remember the 1960s jingle, “Things go better with Coke?” Our agency has come up with a new one: “Homeowners insurance goes better with discounts” (“and take more than one for extra fun”).

One of the most popular insurance discounts results from combining your auto insurance with your homeowners insurance. You often save on both policies. Insurers offer discounts for storm mitigation measures, as well as the installation of fire and theft alarms. If you are effective in preventing losses, you may get a discount for being claim-free during a specified experience period. Some insurers offer discounts for mature-aged homeowners, having a newly built home, living in a gated community, belonging to a homeowners association, having a good credit score, taking a risk prevention course, paying premiums annually, installing sensors for gas and water leaks, being a nonsmoker and having longevity with the insurer. Even raising your deductible can discount your homeowners policy.

While not all of these discounts are applicable to every insurer or approved in every state, it doesn't hurt to ask. New discounts are created all the time, so you might not have had access to them when your policy originally was written. We want your insurance to go better, so grab a discount or more for extra fun.

## Refer a friend

Almost everyone has heard a friend recount a nightmarish story about an 800-number insurance company that they thought would save them money, only to find out after they've had a claim that their new policy doesn't cover all they thought it did.

As a professional, independent insurance agency, we pride ourselves on our availability to our clients. We take a proactive approach to make sure each person receives and understands his or her insurance policy and, if a problem does occur, we will be there to fix it as fast as possible.

The next time you hear a friend complain about his or her insurance, refer them to our agency. Explain that there are some professionals in the insurance field who value customer satisfaction and attentive personal service. There's no greater compliment we can receive than your referral. We can be reached at (856) 935-0845 or by visiting our website at [www.hdyoung.com](http://www.hdyoung.com). You also can find us on Facebook.

