

# Insights and Updates



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## New things to insure with an auto policy

We think you are going to like some of the new coverages that are making their way into personal auto insurance policies in New Jersey. Some of these changes include the following:

### **Total losses and worldwide coverage**

You can now purchase an optional coverage to replace your one- or two-year-old car with a new one after a total loss is incurred from an accident.

Or, if you are the type of person who is more fluid in establishing your residence, you might want to add personal property coverage to your auto policy that will cover your belongings anywhere in the world.

### **Family member status**

Maybe you would like to give domestic partners, significant others, live-in nannies or roommates “family member” status on your car’s policy.

This means they will have coverage on your policy—even when they are not operating or occupying your car.

### **Expensive replacements**

Do you have children who are required by law to use child restraint systems (e.g., car seats, booster seats)? If so, you might like the option to insure the safety equipment if a loss should occur while it is in your car or someone else’s car. Both of these options may be available on your auto insurance policy.

Have you seen what it costs to replace a car key fob? With all the new technology, some of these keys can cost as much as \$600. Now you may be able to insure your car key fob if it is lost or stolen.

### **Pets**

At last, the insurance industry is placing some value on your cats and dogs when they are injured in an auto accident.

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Optional coverage can be purchased to pay the reasonable veterinary expenses incurred as a result of injury to a family-owned pet, or cremation or disposal expenses incurred as a result of the pet’s death.

These options may not be available on your current auto policy, so be sure to check with our agency to see if we can find the right policy for your needs.



## Five rules for automobile drivers sharing roads with trucks

Certainly, some people are nervous driving around trucks on the road. But if you know how to drive safely around trucks, it might ease your nerves a bit.

**No. 1: Never pass on the right, and pass quickly.** When passing a truck, make sure you do so quickly because trucks have large blind spots on both sides; as a rule of thumb, if you can't see the drivers, they can't see you. Also, be sure you always pass a truck in the left lane of a highway. The right side of the truck has a larger blind spot, which increases the risk of an accident.

**No. 2: Never cut them off.** When passing or merging in front of a truck, make sure the driver can see you move in front of the truck. If you get in front of the truck and are too close (like when you pass a car), the driver

will not know you are there because he or she won't be able to see you over the front of the cab.

**No. 3: Don't tailgate.** Since there are no back windows on a truck, truck drivers don't know you are behind them—so leave extra room when driving behind a truck. Another reason to leave extra space is if another car cuts off a truck and the driver tries to stop quickly, you will have more time to react to avoid hitting the truck.

**No. 4: Stay alert and anticipate.** Even highways have hills, and while most cars can maintain speed going up them, trucks can't. Anticipate their slow-down to avoid the need to slam on your brakes or cut sharply into the passing lane, both of which can cause accidents with other motorists.

**No. 5: Cut them some slack.** Merging or changing lanes and turning can be difficult for trucks, so don't try to push past trucks trying to change lanes or merge. Instead, slow down and let them in; flash your lights to let them know you are leaving them room to move over. Also, don't try to undercut trucks trying to turn as they have a wider turn radius compared to other automobiles.

Even if you follow all the rules of the road and keep all these tips in mind when you are driving around trucks, accidents can happen. Give us a call today. We can review your automobile policy now to make sure you have the necessary coverage in the event that you are involved in an automobile accident later.







## Unwanted foliage

Leaf peepers take long car rides to enjoy the changing seasons with the changing of the leaves—this foliage is enjoyed by people during peak weeks each fall. Trees also can enhance the natural beauty of your property while providing shade and privacy. These types of foliage are wanted, but what is the best way to handle unwanted foliage (i.e., the foliage that can cause damage to your property)?

Most standard homeowners policies won't cover damage to a property that is not sudden or accidental. So, unless the damage is caused by a windstorm, it is a good idea to inspect and care for your trees frequently to make sure they aren't diseased or dying—and that they aren't growing in a way that will cause damage to your house or your neighbor's property. For example, if you notice your neighbor's tree starting to grow over your roof, you should trim it back before it damages your shingles or gutter. You have the right to trim branches and limbs that

extend past the property line. If you don't and the tree causes damage, the claim may be denied because the damage was foreseeable and you didn't keep up with your property's maintenance.

**“If you notice your neighbor's tree starting to grow over your roof, you should trim it back before it damages your shingles or gutter.”**

Additionally, if trees grow through your house's foundation or through sewer lines, these types of incidents are considered to be maintenance issues and would not be covered by a standard homeowners policy.

These are some examples of what is not covered by a standard homeowners policy. However, if there is a storm (but not a flood), your homeowners policy

will cover costs for removal of debris (subject to specified limits) when covered property is damaged. This includes the removal of trees that fall on covered structures, but this coverage for trees usually is limited to \$1,000 for a single storm. When trees, shrubs and gardens are damaged or destroyed by a windstorm, there is no coverage in your homeowners policy. Neither will flood damage to this property be covered by a flood policy.

Do you have questions about how to make sure you have the right insurance coverage should your trees cause damage to your or another person's property? Give our agency a call. We'll be happy to review your homeowners policy, explain how it may respond during a claim and discuss any additional coverages that you might need.





## 10 tips to prevent chimney fires



As the weather cools down, it is tempting to light a fire for ambience, warmth and roasting marshmallows. If you have a fireplace, here are some tips to avoid costly fire-related homeowners claims:

1. Have your chimney inspected and cleaned once a year by a CSIA Certified Chimney Sweep®.
2. Keep an eye on the smoke. If it appears dense, have an inspector come check the chimney.
3. Listen for popping and crackling in the chimney. Call an inspector if you hear these sounds.
4. Watch for build-up of creosote—a brown or black residue that can lead to chimney build up. A build-up of creosote means another call to your chimney inspector.
5. Hardwoods like maple, oak, ash or birch have a slow burn rate and leave less creosote, which means you can burn less wood and reduce the residue in your chimney.
6. Stick with dry wood that produces less smoke and leaves less residue in your chimney.
7. Install a stainless steel liner that can withstand high temperatures and help keep embers contained inside the fireplace.
8. Do not use paper or combustible liquids in your home fireplace.
9. To keep unwanted elements from coming down the chimney, install a chimney cap.
10. When a fire is burning, keep glass doors and the fireplace damper open to ensure a good air supply. Good air supply is a key to prevent a buildup of creosote.

If you have questions about how your homeowners insurance policy would respond if you have a fire in your home, give us a call. We can review your policy with you and offer suggestions that may help.

## News from our agency

### Decisions, decisions...

Almost everybody needs guidance when it comes to decisions in life. There are many factors to consider. Decisions lead to change, and change affects many aspects of your life. One of the most overlooked changes that can happen is changes to your insurance policies.

Did you do any renovations to your home this summer? Is your child heading off to college? Are you planning to host holiday parties this year? It's important to stay up to speed on all of your recent changes because all of these events could trigger a change in your insurance policies.

We want to make sure that you're covered no matter what decisions you make in life. Give us a call so we can talk about if you're getting the right insurance coverage.

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. Give our agency a call today, so you can sleep better tonight.

