

Samples of MAIA's NEW Digital Marketing Stuffers

Is Your Commercial Building "UP TO CODE"?

When your building, warehouse, storage unit, garage, or other premises building is damaged in a covered insurance loss, you are held to replace the same type of materials as were damaged.

If your town or city passes building construction and repair codes that require "upgraded" or different materials than those presently used in your current building construction, the additional cost of "bringing your structure up to code" after a loss could be staggering.

Typical code requirements involve plumbing & heating equipment, windows, and even roofing materials! This additional cost of upgrading materials to repair to "code" is not covered under your commercial property policy. **GOOD NEWS!!** This important coverage can be purchased.

CALL US TODAY!!

YOU DON'T HAVE TO BE A MILLIONAIRE...

WE ARE IN AN AGE OF LAWSUITS... and the Claims and awards are getting bigger and bigger.

You occupy your home, your car, and the way you spend your leisure time. This is giving people an exaggerated idea of your financial position.

What people think you can pay is based on your ability to pay.

In the last 10 years, \$100,000 in "out-of-pocket" expenses has now become your home and auto. It is time to have a more realistic view of your financial position.

Your Independent Insurance Agent can show you how to extend your liability coverage.

CONTACT US!

Using a Car on Your Vacation?

You should know:

- Your Collision, Limited Collision, Comprehensive, and Medical Payments coverages provide protection for your deductible, for most direct damage to a vehicle. However, rental car coverage is not included in your policy. If you rent a car, you are responsible for the rental car. Some credit cards provide rental car coverage. It is an extra cost when used for rental.
- Be sure that you:
 - carefully read and understand the rental agreement BEFORE you sign it.
 - check with your credit card company for available coverage.
- If you rent a car, you should purchase an auto policy that covers:

Contact Us!

Why we sometimes change companies...

This agency is fortunate in representing many different Companies, local, national and out-of-state. You may have heard us say "switch" because in our opinion, the one Company offers the best coverage or facilities or pricing for another for a particular policy. Therefore, as professional independent agents, we are able to tailor the policy which you purchase from the Company which you purchase from the Company.

So, sometimes changing your Company on a policy is a sincere effort to provide economical and effective protection for you.

Remember... We are working for you!

Have you checked your liability limits lately?

Your liability limits are too low to provide adequate protection for most major losses. We suggest you increase your Optional Bodily Injury and Underinsured Auto.

Please call our office if you would like to make any changes.

Have you checked your liability limits lately?

Your liability limits are too low to provide proper protection in the event of a large loss. We recommend increases in all liability limits.

Please call our office if you would like to make any changes.

DID YOU KNOW?

DID YOU KNOW that while we insure your home, we don't currently insure your auto?

DID YOU KNOW that we represent many fine insurance companies with many convenient, flexible payment plans and prompt claim service?

DID YOU KNOW that we can provide the same solid protection for you and your auto as we now provide for your home?

Call Us Today!

DID YOU KNOW?

DID YOU KNOW that while we insure your auto, we don't currently insure your home?

DID YOU KNOW that we represent many fine insurance companies with very competitive rates?

DID YOU KNOW that we can probably save you money on your homeowners policy?

Call Us Today!

Do you realize most insurance policies do not cover flood and earthquake?

Contact Us for more information!

Important Notice for People Who Heat Their Homes with Oil

Regardless of the age of your oil heating system...

You MAY NOT be covered if... oil from your fuel tank leaks into your home... oil leaks into the ground or groundwater causing property damage to your neighbors or the public.

We recommend that you have your heating system inspected and maintained on a yearly basis. If your system was installed prior to 1/1/90, a new law requires that your oil heating system be brought into compliance. Your fuel oil company should be contacted to determine compliance.

As of 7/1/2019, ALL 14 family homeowners with compliant oil heating systems are eligible to purchase insurance for the above described situations.

Please contact us!

Are you getting the best rate?

Let's compare.

Homeowners Insurance Rates can vary widely from company to company.

Your professional independent insurance agent has access to a variety of insurance markets.

Let us do the shopping for you! Because you have the best coverage at the best price...

Contact Us Today!

Is Your Home Construction "UP TO CODE"?

When your house, garage, barn or other premises is damaged in a covered insurance loss, you are paid to replace the same type of materials as were damaged.

If your town or city passes building codes that require "upgraded" or different materials than those presently used in your current building construction, the additional cost of "bringing your structure up to code" after a loss could be staggering.

Typical code requirements include plumbing & heating equipment, wiring, and even roofing materials! This additional cost of upgrading materials to repair to "code" is not covered under your homeowners policy. **GOOD NEWS!!** This important coverage can be purchased.

CALL US TODAY!!

Identity Theft ... It can happen to YOU.

How are YOU at protecting your identity?

What can YOU lose?

Talk to us about what insurance coverage is available to protect you!

Have you ever looked at your potential workers' compensation exposure?

What if you... hire a housekeeper? provide room and board for a nanny? act as general contractor when building your new home? ...have a consulting business out of your home and get some part-time help?

Protect yourself, not only with insurance policies, but with risk management procedures!

CALL US TODAY!

When was the last time... You even looked at your life insurance policies?

In the last ten years, there have been many changes in life insurance. If you haven't reviewed your life policies you may be short-changing yourself. The chances are you are not holding on to your present insurance policies for all the wrong reasons.

We will be happy to review your policies — at no cost to you — and talk to you about how you can improve your life insurance program.

Please contact us!

You may not own your own home, but...

The loss of your possessions from fire and theft could be very costly.

You can get coverage for your furniture, appliances, clothing, stereo and other contents in a tenant's policy.

This policy, which also provides personal liability for you and all family members, is available at surprisingly little cost.

Contact Us Today!

think you can't!

If you are happy with our agency and the service we provide, kindly refer us to a friend or neighbor.

WHEN BUYING A CAR ...

Here are three helpful steps to ease your car-buying experience.

- Massachusetts is a "title" state. This means the person or dealer you purchase your car from must submit the title to the state before you can take the car. Even though the dealer is not in the Registry, you must get to the Registry. An insurance agent can help you with this process.
- When you buy a car, you must get your plates on the car. If you do not get your plates on the car, you could be stopped by a police officer, cited for operating an unregistered vehicle and end up paying a late and insurance surcharge if you don't go to the Registry before driving the car. It's better to be safe than sorry — so give us a call before you buy.
- When you buy a car, you must get your license. We can make sure you have the proper license for your new vehicle. If you have a license, you must carry collision and comprehensive insurance. If you don't have this coverage on your car, you must add it before you drive the new one. If you are buying a used car, you may have to take your car for a title insurance inspection. If you don't do this within seven days, the collision and comprehensive coverages will be suspended.

Call us before you make any changes. Protecting YOU is our top priority!

Do you know when your driver's license expires?

It's always on your birthday, but what year?

If you forget to renew your license and get pulled over, it is a criminal offense.

It is a good idea to have your license renewed before it expires. You can renew your license online, by mail, or in person. Check your driver's license expiration date and mark your calendar!

Driving on an expired license is considered an "operating an unregistered vehicle" offense.

If you have any questions, please contact us.

Why choose an Independent Insurance Agent?

There is a difference.

Your Independent Insurance Agent:

- Offers you a choice of insurance companies.
- Assists you when you have a claim.
- Is not tied to one company.
- Can periodically review your coverage to keep up with your changing insurance needs.
- Treats you as a client, not just another policyholder.
- Client satisfaction is the key to an Independent Agent's livelihood. So, making you, your independent agent's most important customer.

There is a difference.

If YOU NEED... your windshield wipers ON, YOU NEED... your headlights and tail lights ON!

Effective April 7, 2015, new MA law requires that you turn on your headlights and tail lights whenever you turn on your windshield wipers. The new law also requires YOU to use your headlights and tail lights when visibility is less than 500 feet. Failure to follow the new law could result in a ticket.

So, please remember to Let Your Lights Shine... when it's rainy or foggy. If you have any questions, please contact us!

Water Damage, Water Leaks & MOLD

... could be an unhealthy and financially disastrous situation in your home where even the smallest water damage loss could result in a catastrophic mold!

What if a pipe leaks? Or rain & snow seeps your basement or crawlspace? Or rain & snow seeps your house through a roof or gutter?

All these situations could result in SERIOUS DAMAGE TO YOUR HOME! Even the smallest water damage loss can result in a catastrophic mold loss. Costs or expenses due to mold are LIMITED under your homeowners policy to ONE:

- \$10,000 MAXIMUM in a YEAR for mold remediation costs or costs such as removal, repair, repainting, reupholstering, etc. for mold remediation.
- \$50,000 MAXIMUM in a YEAR for mold remediation costs or costs such as removal, repair, repainting, reupholstering, etc. for mold remediation.

All water damage claims should be reported IMMEDIATELY so a professional can view the loss and reduce the potentially disastrous effects of mold growth. Contact us!

What You Could Lose If Power Goes Out!

Many businesses could suffer property damage and loss of business due to the failure of utility services... Almost EVERY BUSINESS could suffer loss of income.

Please contact us and find out that coverage may be available to protect you.

Special Items Require special attention

Your homeowners, condominium, or rental policy provides very broad contents coverage BUT... it does have LIMITATIONS on certain items:

1. \$200 on more than one camera.
2. \$1000 on securities, bonds, stamps, and other collectibles.
3. \$1000 on jewelry, watches, furs, precious and semi-precious stones.
4. \$2500 for loss by theft of firearms.
5. \$2500 for loss by theft of silverware and goldware.
6. \$2500 on property, on the residence premises, used in any other than a business purpose.
7. \$2500 on property, on the residence premises, used in any other than a business purpose.

For more information on any of these SPECIAL ITEMS, let us explain the special insurance attention they require. **CALL US TODAY FOR ADDITIONAL INFORMATION.**

*These notes: This is a very brief overview of your policy limitations and may not apply in all instances. For specific details, please refer to your actual policy or contact us to discuss your policy further.

Questions? Please contact Sheron Gagnon in Marketing at sgagnon@massagent.com or by phone at 800.742.6363 ext. 378.