

Insights and Updates

[Winter 2018 • New York]

Tips to prevent distracted driving—and an insurance hike

It takes only a second of inattention to cause a vehicle accident. Nowadays, texting while driving is one of the biggest driving distractions, though it is not the only one. When we do not devote our complete attention to driving, we put ourselves, our loved ones, other drivers, bicyclists and pedestrians at risk. To keep everyone safe, try these tips to avoid being distracted while driving.

Put your phone out of reach. Put your purse in the backseat or trunk, and put your phone either on the backseat or in the glove compartment.

Enable the “do not disturb while driving” setting on your phone. When this setting is on, text messages, calls and notifications will not come through. You may configure it to allow emergency calls, such as when someone calls multiple times within a few minutes.

Eat before or after your trip. Eating involves taking at least one hand off the steering wheel, and it means your attention is not 100 percent focused on the road. If this is not possible, try to make your snack choices easy and quick to minimize the distraction.

Finish getting ready at home. Applying makeup or shaving are never things you should do while driving. They take your attention off of driving and take your hands off of the wheel.

These steps will make you and others safer, and keep you from losing your license or seeing your insurance rates skyrocket. In 2017, a ticket for using a mobile phone while driving added \$226 to the average insurance policy, an increase of 16 percent—which is up from \$23 in 2015. While this might not seem like much, and it is not the biggest insurance hike you can see for a driving

Index

Got an umbrella?.....	2
Don't get caught slippin'.....	3
New laws in effect in January	4
Don't be scared of change.....	4

infraction, it can be a large increase for many people. When examining the average state-minimum annual rate for car insurance, an additional \$226 dollars would be an increase of 27 percent in New York.

On a lighter note, safe driving can help lower your insurance costs. If you want to know if you qualify for a safe driving discount, contact us! We can review your policy and driving record to see if you qualify.



Got an umbrella?

An umbrella insurance policy can do more than keep the rain away; it can provide liability coverage that becomes effective when your underlying coverage limits (e.g., automobile, homeowners, boat or recreational vehicle) are exceeded. These policies are inexpensive and provide broad coverage.

You should consider adding an umbrella policy to your standard insurance policies if you: have total assets that are greater than your underlying liability limits; are financially responsible for an inexperienced driver; frequently host guests on your

property; have a swimming pool; play golf; own waterfront property; own a farm or ranch; have rental properties; or frequently travel internationally. This is not an exhaustive list. Our agency can help you review your lifestyle and habits to see if you need additional insurance coverage.

Umbrella policies are a good investment—in both your present and future financial security.

If you are weighing the pros and cons to decide if you need an umbrella policy, look around your home and possessions and ask yourself: “How would I feel if I

had to sell them to pay a settlement that exceeds my insurance?” The lower your insurance liability limits, the greater chance this could happen. If you were held liable for a settlement that exceeds the limits of your insurance coverage, you would have to pay the portion of the settlement that your insurance company did not pay, which could be costly.

The price for protection is more affordable than you think. Give our agency a call today. We can help you protect your belongings and provide you with peace of mind.





Don't get caught slippin'

You need to stay proactive about hazards that may cause slips and falls. We all know the warning signs: spilled drinks or food on the floor, uneven grounds; clutter, grounding wires and more. But, what happens when the ground you walk on has the potential to become dangerous? This is why we should be especially cautious during the winter months.

In the unfortunate event that a slip-and-fall accident happens on your property, we have some tips on how it can best be handled:

- **Do your best to keep your property slip-free.** If a hazard does exist, be sure it is labeled as such. In the winter, make sure your property is shoveled properly and free of ice. The longer you wait to clear your property of snow, the more liable you are for an accident. If someone is injured on your property, regardless of their status (e.g., invited guest, social guest, customer, trespasser), they may

be able to file a lawsuit against you—so it is best to play it safe.

- **If an accident occurs, get medical help immediately.** Even if the accident didn't look detrimental, damage from slip-and-fall accidents range from minimal to severe quickly.
- **Make sure you get a copy of the accident report.** You should be fulfilling your due diligence to ensure a slip-and-fall accident does not occur on your property.

“The longer you wait to clear your property of snow, the more liable you are for an accident.”

If it does, make sure you get a copy of any documents filed by the person who fell.

- **Document everything.** Take photos of the location where the injury occurred and get the names and contact information

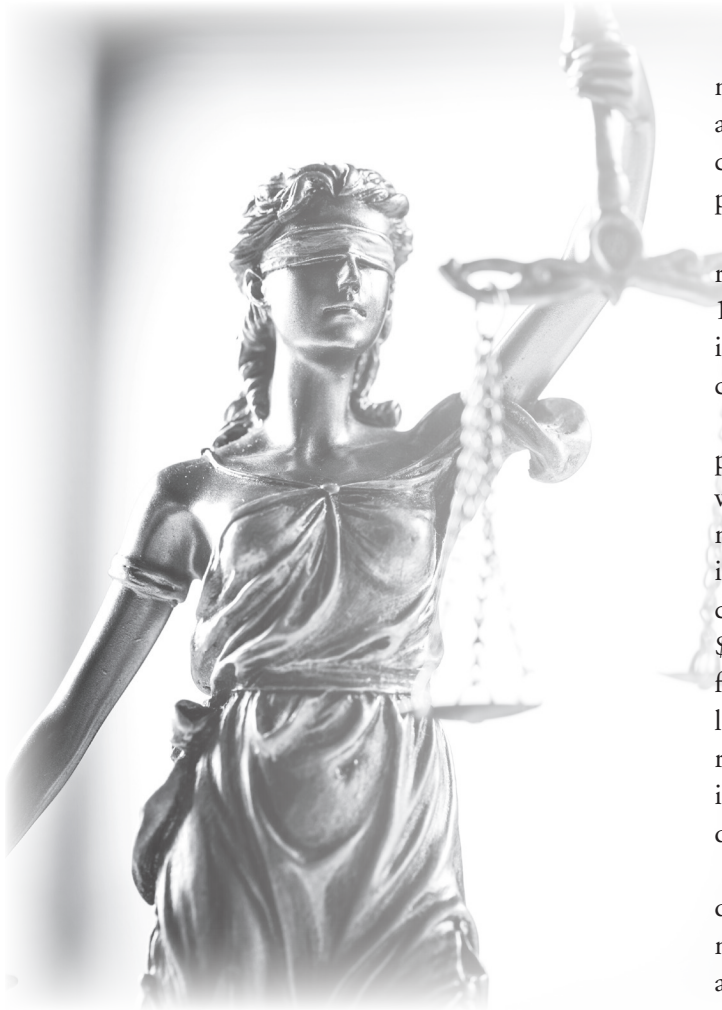
of any witnesses if possible. Following the accident, write everything that happened down as soon as you can. You want your memory to be fresh and accurate.

- **Get coverage.** If you have homeowners insurance, you are covered should someone be injured on your property—unless of course, the homeowner intentionally caused the accident. If you (the homeowner) are injured from falling on your own property, a homeowners insurance policy will not provide coverage.

If you want more information on the types of insurance that will protect you and your property in the event of a slip-and-fall accident, give our agency a call. We can help you figure out if you have enough insurance coverage.



New laws in effect in January



As ridesharing becomes more common via transportation network companies such as Uber and Lyft, insurance companies and policies have to adapt. If you are driving for one of these companies, you need to ensure your automobile insurance policy covers you, your car and your passengers while you drive.

Coverage provided by the TNC group policy is required by regulation to be primary for all phases of TNC use until July 1, 2019, at which point driver's insurance policies will either include or exclude coverage for TNC activities and insurance companies will offer additional coverage options for purchase.

While on a prearranged trip (going to pick-up or driving a passenger around), Uber has stated that it will provide its drivers with liability and supplementary uninsured/underinsured motorist coverages in the amount of \$1.25 million, personal injury protection benefits in the amount of \$50,000 and contingent comprehensive and collision coverage subject to a \$1,000 deductible. While a driver is merely logged in (waiting for a call for pick-up), Uber will provide minimum limits for liability and uninsured motorists coverages, along with the required PIP benefits in the amount of \$50,000. However, there is no comprehensive and collision coverage provided for the driver's vehicle.

Don't get caught without the proper coverage. If you are driving, or considering driving, for a TNC, give us a call to make sure you have proper coverage now and what your options are come July 1, 2019.

Don't be scared of change

Work with a professional agent

People either love or loathe change. The reason some people loathe it is because they're not ready for it. When they go through change, sometimes they forget to stop and evaluate the trajectory of their lives, where they've been, and where they're going.

Did you have a child who recently went off to college this fall? Did you finish renovations on your home recently? Are you planning to buy someone an expensive gift this holiday season? All of these events could trigger a change in your insurance policies.

When you work with a professional agent, facing these changes doesn't seem as daunting. In fact, your agent can help with the insurance-aspect of these changes simply and effectively.

Give us a call, so we can talk about if you're getting the right insurance coverage. No matter what your opinion on change is, we can help ease the process for you.

