

# Insights and Updates

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## Watch out for ‘bait and switch’

This time of year, many people look for a replacement vehicle. Perhaps your car has seen better days after enduring yet another Northeast winter full of snow and salt. Before buying a new car, make sure you are aware of a practice that could have you paying unexpected insurance premiums.

When applying for auto insurance, you often will be asked if you have had any auto accidents or traffic infractions recently, which can be easy to forget. Unfortunately, a bad memory can have repercussions on the premiums you pay.

Insurance companies factor auto accidents and traffic infractions into the premium you pay for your auto insurance. Forgetting to disclose an accident or traffic violation could result in an artificially low premium. However, the insurance company eventually will run a motor vehicle report and discover the missing accident or ticket. Then the insurance company will increase your premium to reflect the increased risk. Unfortunately, under the law, insurance companies can increase your premium within the first 60 days of a new policy. This means that the terms and price you agree to today for a policy could increase dramatically 60 days from now. This practice is known as “bait and switch.” You are enticed by an artificially low price, only to have the premium increased at a later time when

it might be too late to find a new policy.

The good news is that you can do something about this. Our agency can run your motor vehicle report before you sign your new auto insurance policy. This ensures that there will be no surprises down the road with an increase in premium. We can help you, so the only thing you will need to worry about is whether you want a vehicle in Cherry Red or Midnight Blue.

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## Preparing your property for hurricane season

Now is the time to prepare! The Atlantic hurricane season runs from June 1-Nov. 30. With winds over 75 mph, hurricanes can turn almost anything into a destructive projectile. When preparing your property for a potential hurricane, it is important to be extra cautious.

Here's a list of things you can do to prepare your property for a storm:

- Keep your gutters clear and have an expert examine your trees for disease and/or problem branches.
- Install storm shutters to protect windows from breaking during a storm.
- Replace stone or gravel landscaping with wood chips.
- Store any lawn furniture and barbecues away so they do not become projectiles in a storm.
- If you have a boat on a trailer, anchor it into the ground (somewhere away from your home, if you can).
- Make sure glass doors are made of tempered glass, and covered with shutters or plywood during a storm.
- Take photos to inventory what you have and photocopy any important documents you keep in your home. Store the photos and copied documents in a secure, second location.

Give us a call—we can help you ensure that you have the proper homeowners coverage and flood insurance policy to protect your property before a storm hits.

## Keep your recent graduates and other party guests safe

It is graduation time across the country. Young people are exuberant and happy. Traditionally, graduation celebrations can start several weeks before the actual graduation and may continue on well into the summer before the students transition into the next stage of their life—which could include college or their first real job.

Or, they may end abruptly and tragically. Every year, graduation time is punctuated with news stories of tragic accidents that involve teens after graduation parties. Despite the warnings and strict laws, teens continue to mix alcohol and celebrations. Some 4,300 teen deaths are caused each year by underage drinking.

If you plan to host a graduation party this summer, you need to remember the liabilities you may face as the homeowner if someone is injured at your house or is involved in an accident afterward. Part of your pre-party checklist should include giving our agency a call to check your homeowners insurance policy to make sure you have adequate liability limits.

If you choose to serve alcohol at your graduation party, follow these tips:

- Don't allow minors' access to the bar.
- Verify your young guests' age before

you serve them alcoholic beverages.

- Ask a friend or relative you trust to act as a bartender.
- Offer a variety of nonalcoholic beverages such as sparkling water, juice and soft drinks.
- Create a setting conducive to easy, comfortable socializing. Entertain guests with music, games and dancing.
- Always serve food when serving alcohol. High-protein foods such as meat and cheese take longer to digest, slowing the rate at which the body absorbs alcohol. However, try not to serve salty foods. They can make people thirsty, so they drink more.
- Cut off access to the bar one to two hours before the end of the party. Serve nonalcoholic beverages and desserts instead.
- Have a designated driver.

Pomp and circumstance is important, don't let it result in putting your safety and that of others at risk. We want you to know there are simple ways to reduce these risks. Give us a call today. We'll help you have the coverages you need to protect yourself and your home should something happen at your graduation party this summer. This should give you peace of mind, so you can enjoy your recent graduate's success.





## Is road rage covered by your auto insurance?

Summer is the season for road rage: the temperatures are high and there are more cars on the road. Did you know that road rage incidents are considered intentional acts and are excluded in the personal auto policy? This is because damage to a vehicle from road rage isn't actually caused by an accident; rather, it's caused by aggressive driving behavior. So, if a driver initiates a road-rage incident that results in a collision, and the insurance policy does not cover it, the driver could be financially responsible for the bodily injury and property damage, as well as being subject to criminal charges.

Most of the time, road rage won't be covered by insurance companies because they don't want to be liable for a driver's unsafe or criminal activity. And while road rage is not illegal, per se, it often is accompanied by harassment and assault. So, if a driver is involved in a road-rage incident that results in a collision and the insurance policy does not cover it, the driver could be financially responsible for the damage and potentially face criminal charges.

To avoid road rage, here are a few tips:

- **Think before you act.** Stop for a second before your slam on your horn

or make an inappropriate gesture at somebody. Take a deep breath and think about what the consequences may be. Whatever you do likely won't change the way they drive. You can only control the way you drive, so focus on that.

- **Try to avoid or acknowledge triggers.** You are more susceptible to experience road rage if you are going through a bad situation, such as

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arguing with someone in the car. Be aware in these situations, and try to diffuse them quickly so you can drive safely. You also could avoid them all together and make an effort to drive only when you can devote your full attention to the road.

- **Enjoy your ride.** Listening to music, e-books or podcasts can be a tremendous help in mitigating

an otherwise stressful situation.

They could improve your driving experience, and allow you to turn a blind eye to a toxic situation while driving.

- **Do not let other angry drivers get to you.** No matter how hard you try to avoid road rage, you could become a victim of another driver. Although it is not foolproof, attempt to avoid situations that may upset other drivers (e.g., tailgating, cutting them off or driving too slow). Do your best to not mirror the angry driver's behavior or try to calm the driver down, instead try to diffuse the situation in a friendly or apologetic way with a smile and wave. Try to disengage the driver and keep your distance. If the driver starts to harass you (i.e., following you or tailgating your vehicle), drive to the nearest police station or call to request help.

If you have any questions regarding road rage, aggressive driving or your auto policy in general, give us a call. We'll help you understand when you're covered so you can drive in confidence.



## Unpack your moving concerns



Moving this summer? Here are some things to keep in mind before and after the big move.

First, you should be concerned about the things you are moving. You want to protect your stuff—whether you rent or own—so you should have an insurance policy in case of fire, flood or other disaster. We are here to ensure that your policy is up-to-date with your new address, and any belongings you acquire for your new home. Some policies even provide coverage during the move itself. You might need to get moving insurance, especially if you are using a moving company. Most homeowners policies will not cover your belongings for breakage while they are in transit.

You also may have concerns about your vehicle. Every state has different rules and regulations about how long you have after you move to change your address with the Department of Motor Vehicles, which must be done even when moving within a state. If you are moving to a different state, you need to make sure you buy car insurance that meets the minimum requirements of your new home state, and get your car registered and inspected within the designated time frame to avoid penalties.

We can help you navigate all of these options and considerations while you move. Give us a call and we can help you through the process to make sure you are covered from start to finish.

## News from our agency

### We are here for when life changes

Have you ever gone through a major change in your life and immediately thought about how it could affect your insurance policies? If you answered no, then you're just like most other people. That's what we're here to help you with. The decisions you make could change a lot more in your life than what you had planned, and your insurance policies often are affected too.

Have you recently moved? Purchased an ATV? Doing any renovations to your home this summer? Is there a new driver in your family? Staying on track of all of your recent changes—big or small—is vital because they could change the limits of your insurance policies or increase the coverage you need to make sure it is protected.

Let us help you make sure you're covered so you can focus on the important things when it comes to change. Give us a call today. We can talk about getting the right insurance coverage for your needs.

