

# At Your SERVICE

Frye Insurance Associates, Inc.

web site: [www.fryeins.com](http://www.fryeins.com)



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**T**ime does fly when you're having fun! Yes, the long anticipated lucky 13<sup>th</sup> edition of the annual newsletter is here! Followed in popularity only by the arrival of the new phone book, it is again jam packed with helpful information and maybe even a bit of entertainment here and there. So, relax and enjoy. When you've finished, feel free to pass it on to a friend whose agent may simply collect their premiums and play golf.

## Did We Mention We Love Referrals? And Now...

We'll make it worth your while! Without question, referral business is best. With that in mind, each time you send us a referral we'll send you a token of appreciation. If you refer someone, just have them mention your name when they call and we'll do the rest. You'll be doing them a favor. Our rates in all lines, auto, home etc., are more competitive than ever and we assume you can attest to the service. Our sincerest thanks! Oh, by the way, we'll keep your name on record. In 2007, you might be eligible for something REALLY worthwhile. Stay tuned.

## Watch your ash...

Not that we haven't mentioned this before but here goes again. Do not put ashes in a box in your carport or garage. They can and do rekindle after extraordinary periods of time to burn down your house. Put them in a metal container away from any part of your structure including the deck.

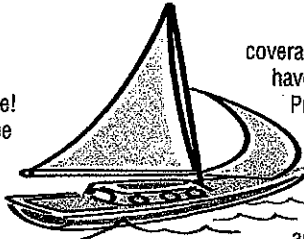


## Speaking of fires...

Devices called "fire pits" are becoming quite the thing of late. Most of them are simply steel dishes on legs that are designed to contain an outside fire. No doubt, they can be quite enjoyable on a crisp Autumn evening. A few words of caution however. My daughter purchased one only to have the bottom literally fall out after just a few fires. Not a good situation particularly if you have a porch or deck. Speaking of which, they should not be used on a wood porch or deck for obvious reasons. In her case it fell onto a stone patio which caused little more than a mess.

## Boats...

Okay, boating season is over but there are some things you should consider. While your Erie Homeprotector Policy may provide limited



coverage, you should really have a separate "Boat Protector Policy". As you might expect by the name, the policy is truly designed to address the needs and exposures which the typical boat owner might encounter. It has a separate limit for the boat & contents as well as liability coverage. It is by far the most prudent way to make sure that your boat is adequately covered. Call us for a quotation.

## I see what you mean...

This past Spring I was involved in an accident for the first time in over twenty years! No, it wasn't my fault. I was sitting at a traffic light when the fellow in front of me decided to back up. And boy, did he back up! I was reminded that it is not the most pleasant experience in the world even when you've been telling other people what to do for many years. I did however, manage to follow some of my own advice. The gentleman acknowledged fault and agreed to sign a statement as such albeit on the back of an envelope. Nevertheless, all damages were paid in full. So, be prepared. Have at least a pen or pencil in the car and perhaps even a note pad. In all probability your brain will not be functioning at maximum efficiency so having at least a couple of things at hand will help. If there's a dispute, call the police. **ON THE OTHER HAND**, it is my obligation to advise you not to sign anything at the scene of an accident unless requested by the police. Needless to say, our job is to protect YOU.



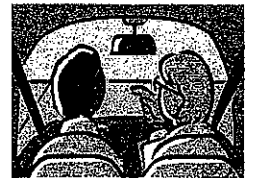
## VERY IMPORTANT! Did You Waive Your U/M?

Maryland policyholders have the right to waive higher limits on Uninsured/Underinsured limits on your auto policy. We always recommend that you carry the same limits for this category of coverage as with your other liability limits. Remember, Uninsured Motorist Coverage benefits YOU if you are struck by an uninsured motorist or if the limits of liability for the other party are insufficient. Frankly, insufficient limits have become a problem of late. A number of our competitors are routinely writing low limits to appear more competitive than they really are. Unfortunately, most people

don't find out until it's too late and you end up making a claim under your OWN POLICY because someone else wanted to save a few bucks. Please be sure to check your Erie policy. YOU MAY HAVE WAIVED HIGHER LIMITS YEARS AGO and now wish to reconsider. It's easy to find out just by looking at the declaration page of the policy. Your uninsured limits should match those of your liability coverage. If they do not or if you're uncertain, be sure to call us. If you'd really like to address the problem contact your legislator for the State of Maryland. Minimum limits need to be increased and only they can do it.

## New Driver??

While we do not charge when someone obtains a learner's permit, we should be notified. This assures you of protection if this individual is involved in an accident. The actual charge is not made until the license is obtained. Call us if you have questions.

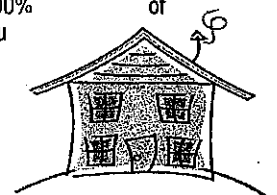


## A worthwhile charity...

Needless to say, we've been contacted by numerous charities over the years. While we try to support as many as possible, we do have a favorite that we consistently support. The Pediatric Brain Tumor Foundation has been our choice for quite sometime. We have some local friends here in Laytonsville who are very involved with this organization. Frankly, it's hard to find something more worthwhile. If you have any interest you can contact them at [pbtfus.org](http://pbtfus.org) or toll free at 800 253 6530. They're located at 302 Ridgefield Ct., Asheville, North Carolina 28806.

## Is Your Home Adequately Insured?

According to an article in the Wall Street Journal, 58% of houses are underinsured! This is supported by a number of recent articles in our trade journals. Along with increases in real estate values, the cost of rebuilding a home has increased dramatically. By some accounts, building costs have increased by an average of 7% a year since 2001. Remember, your home should be insured for 100% of replacement value. If you have any doubts whatsoever, please contact our office. We can complete a cost estimator that will help put your mind at ease.



## The Holidays Are Coming . .

The Holiday Season will be here before you know it. So here's the annual reminder list that will help keep your family safe and your house standing after the festivities:

**Light Strings:** They're cheap! Don't use the old ones!

**Extension Cords:** Also cheap! Please, no tape.

**Candles:** Cheap but dangerous! Please, please, don't go out or to bed with them burning. **THEY DO CAUSE FIRES!**

**Cut Trees:** Keep them watered and away from any flame! Remember, "When the needles turn brown, take them down".

## Don't Have a Personal Catastrophe Policy?... You Should!

There are very few absolutes in the world but here is one. Feel free to have it laminated for your wallet. Everyone should have a Personal Catastrophe Liability Policy . . . PERIOD! Not only is this an excellent value in terms of cost, but the additional level of protection is vital in today's litigious climate. In brief, the policy adds an additional \$1,000,000 in liability protection over and above your other liability exposures including your auto, home, rental properties, seasonal properties and, if you have one, your boat. Call us. Your assets and financial condition may be such that a \$1,000,000 limit is insufficient. We must rely upon you to advise us accordingly. We will be happy to discuss your particular situation. The current general recommendation is a \$2,000,000 limit.



## Protecting Your Home

If you are like most of us, your home is one of your largest investments. Listed below are some available endorsements which can add valuable features to your policy. In the event of a loss, these may often determine whether the claim is paid and the amount of coverage available:

**The enhancement endorsement:** For a charge of \$37 per year, this form will expand your coverage to include theft of jewelry to \$5000, (your current policy includes only \$3000) sewer & drain backup and a varied range of other enhancements. Call us for details.

**Insure your home and all property at 100% of its full value! Not 80%, not 90% but 100%.** If you have a serious fire or some other type of loss which causes severe damage to your home, believe me, your premium will become one of the most insignificant issues in your life. We have stood in the ashes of \$200,000+ homes and can assure you that the cost of the policy is never discussed. **IF YOU HAVE DOUBTS ABOUT YOUR CURRENT COVERAGE, GIVE US A CALL.** We'll be happy to help you make certain that you are fully insured.

**Keep the value of your jewelry updated.** We suggest having the more expensive items reappraised at least every three years. But, be sure to review everything each year when you receive your renewal policy to make certain that we're up to date. We suggest that you speak with your jeweler.

**The ordinance or law endorsement!** Have you ever given any thought to the following situation? Your house is destroyed or even partially destroyed by fire. You have sufficient coverage to rebuild, however, guess what? Local zoning laws now require that you add a sprinkler system to the house or perhaps the new zoning requirement mandates that your house cannot be reconstructed on the same foundation but must be moved a few feet from its original location. Who pays? You do unless you have "ordinance or law coverage." The cost of this coverage is about 10% of your basic premium. A good value! By the way, this is included in the above mentioned enhancement endorsement. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

**If you add to your home or if you construct an outbuilding or garage,** be sure to let us know. Remember, while the policy provides full replacement cost you must notify us within 90 days of the start of any such improvements.

**ONE FINAL WORD. DON'T BE FOOLED!** Homeowner policies are not all alike. Some would tell you otherwise but the fact of the matter is that trying to save a few dollars in cost may result in a claim that is NOT COVERED! If you're tempted to shop, check with us before you go elsewhere. If you've found a better deal, we'll tell you. Recently, we've heard some outrageous stories about some insurance folks who either don't know their product or perhaps are simply desperate to make a sale at the consumer's expense.



## Other Things You Should Consider

You may increase or add a floater for the items listed below. While your policy already provides some coverage; you may wish to increase the amounts.

- |               |                                 |
|---------------|---------------------------------|
| 1. Jewelry    | 6. Musical Instruments          |
| 2. Furs       | 7. Coin Collections             |
| 3. Silverware | 8. Stamp Collections            |
| 4. Guns       | 9. Collectors items             |
| 5. Fine Arts  | (Hummels, Dickens houses, etc.) |

If you have items scheduled you should **review the value at least annually.** They do not increase automatically.

## Miscellaneous & Other Coverages Available

1. Earthquakes do happen here and coverage is available. Of considerable significance is the fact that we are prohibited from providing this coverage for seven days after an occurrence, an indicator of how seriously our industry considers this exposure. So, if you're concerned, don't wait. Call and add the coverage now.
2. Dwelling replacement guarantee. We'll rebuild your home regardless of cost!
3. Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!
4. Sewer & drain. Don't depend on WSSC.



# THE AUTO CORNER

Always review your policy to make sure that the vehicles listed are up to date. Do not rely upon the salesperson to notify us of a new vehicle as they often fail to do so.

**Liability Limits:** We believe that EVERYONE should have at least one million dollars in liability protection! This is best accomplished with a Personal Catastrophe Policy however, we will be happy to discuss increasing the limits on your auto policy. Please call us! Remember, a claim that exceeds your limits can result in financial disaster!

**Deductibles:** Higher deductibles save money! Be prepared, however, to pay in the event of a claim. We will be happy to provide you with alternative deductible rates.

**PIP/(Personal Injury Protection)** - This coverage, which is mandated in Maryland, provides you with medical expenses and lost wages. The minimum required is \$2500 or you may carry as much as \$10,000. There is also a provision for waiving it completely for yourself. Let us know if you wish to make changes.

**Your Uninsured/Underinsured Motorist Coverage** is extremely important. When you receive your auto policy at renewal, make certain that the limits for this coverage are the same as the limits for your Bodily Injury Liability Coverage. Call us if you have any questions or if you detect a discrepancy.

**Loss of Use or Rental Expense:** Make sure that you have enough coverage to rent a car that suits your needs. We suggest at least \$30 per day but locally, \$40 or even \$50 per day may be more appropriate. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

**Loaning Vehicles:** Lending your car to someone is very risky. The problem is that YOUR COVERAGE is primary! There is a wide spread misconception that auto insurance follows the driver. This is incorrect! The insurance follows the vehicle, therefore, an accident with someone else driving your vehicle with your permission is charged under your policy.

The recommended liability & uninsured motorist limits are general in nature. Your assets and financial condition may be such that you are in need of higher limits. We must rely upon you however, to so advise us. We are always available to help you address these concerns.

## We're Well Represented!

As of October 2005 there were 1,084,504 lawyers in the United States. There, now don't you feel better?

## Multi-Policy Discounts... Save Money!

If you're one of the few who have only one type of insurance with our agency, give us a call! Having your auto and home with the Erie will save money on both! Besides, it just makes life a bit easier. **ONE AGENT, ONE PHONE CALL, ONE LESS WORRY!**

**1 Agent  
Phone Call  
Less Worry**  
... Let Us Be The ONE

## The Best... The Worst...

This past year a Harris poll ranked the legal systems of the 50 states by "legal abuse" or in other words, legal fairness. In a list from best to worst, Delaware finished first while West Virginia was dead last. Maryland was #20 and Virginia was #3. Try not to be sued in West Virginia.



## Did We Mention...?

We do not have a phone "menu" We do not have "voice mail". We do not have "music to hold by". You call we answer. Just thought you might like to know. We don't mind if you tell a friend.

## The Most Stolen Vehicles...

According to the National Insurance Crime Bureau, the top five vehicles stolen are;

- 1995 Honda Civic
- 1989 Toyota Camry
- 1991 Honda Accord
- 1994 Dodge Caravan
- 1994 Chevrolet 1500 Pickup

Apparently, the value of parts on these vehicles is the driving force.

## Think You're Too Old... Nonsense!

Have a relative who needs life insurance but thinks it's too late? We have markets for folks well into their 80's, even with medical issues. These are financially solid carriers with fine reputations. Give us a call.



## By The Way .... Hablamos Español

Si usted prefiere que le expliquemos alguna parte de esta carta en espanol, danos una llamada aqui a la oficina.

*If you have friends who prefer to speak Spanish, have them give us a call!*

## Okay Baby Boomers, Listen Up...

It's Long Term Care time! No, we don't sell it directly but we do have resources who have become experts in the field. Any idea how long it will take the typical care facility to wipe out a lifetime of assets? Well, not long. Call us. We can help.

## What's Your Mother Worth?

Quite a bit according to a Waltham, Mass. Study conducted this past year. A full time stay-at-home mother would earn \$134,121 annually. A mother working outside the home would earn an extra \$85,876. Puts a whole new light on Mother's Day!

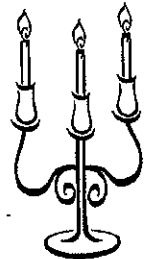
## Flood, flood, flood...

**FLOOD IS NOT COVERED UNDER YOUR HOMEOWNER POLICY!** We can provide coverage through the Federal Flood Program however, there is no endorsement that will provide coverage under your homeowner policy. So, if you can look out your window and see the ocean at eye level or if you have to look up to see it, you need flood coverage. You may need it if you're not even close to the sea or the bay.

Water losses which arise from the plumbing in your home are covered however, the actual repair is not. This simply means that we will pay for the water damage but not to fix the pipe. If you have questions be sure to give us a call. And remember, there are serious binding restrictions on flood insurance. We need at least thirty days notice unless the coverage is required for settlement. Bottom line, don't wait until the storm is coming up the bay!

## Candles = Fires!...

Yet again, we have experienced a very serious fire. As a result of what? You guessed it, CANDLES!!! If you would like to start a fire in your house, leave a candle burning while you go to bed, go shopping, in your child's room, near the curtains, anywhere the cat can knock it over, etc., etc., etc.. We are very passionate about this. Candles are popular. They smell great & add a certain ambiance. BUT...they must be handled in a responsible manner. The simple fact is that they are an open flame in your home.



## Life Insurance...

A new industry study shows that 44% of U. S. households either have no life insurance and believe they should, or own life insurance but believe they need more! Here's our standard advice; buy young, buy healthy and buy from us. We have access to the most competitive companies in the country INCLUDING THOSE ON THE INTERNET! And, unlike the internet folks, we're right here, where you need us, when you need us. No phone menu, no voice mail, no "music to hold by"!



Frye Insurance Associates, Inc.  
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**1** Agent  
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**IMPORTANT INSURANCE  
INFORMATION!!**

**And now a few words about us...**

Our core remains; Tom, Patti, John, Ellen, Ginger, Marcello, Tracie and Mindi. Granddaughter Katelyn continues her weekly visits as school allows. Sister Aly now stops by as well. The third generation is progressing nicely. Marcello added to his family on June 25 of this year with the arrival of Christopher Anthony. All fingers, toes etc. were in order and all is well with mother & baby. The insurance industry continues on as it has for the past several hundred years. We're grateful for a generally uneventful weather cycle in spite of dire predictions from "experts".

Erie's founder, H. O. Hirt would often inquire rhetorically "What kind of business is insurance?" His answer was one word, "Service"! Our goal in this agency is to strive for perfection in serving your needs. That's why we shun phone menus & the like. We believe that nothing will ever replace a friendly voice at the other end of the phone or a smile when you walk in our door.

And so, for yet another year we take this opportunity to thank you for your loyal patronage and express of behalf of the entire staff our warmest wishes for a Joyous Holiday Season!

Best regards,  
Frye Insurance Associates, Inc.

Dear Tom,

Too often good work and good relationship goes unrewarded, therefore I wanted to tell you what an excellent job you and your team has done for us over the last 17 years your agency's been taking care of both our personal and commercial insurance needs.

The prices are always competitive and the personal services is excellent. It is always a pleasure for me to recommend your agency to my friends and business associates.

Best regards,  
Roger R.  
Kensington, MD



**Seasons Greetings**

*Still... Proud!*

- No** voice mail . . .
- No** "Music to hold by" . . .
- No** multiple phone options . . .



**Just REAL PEOPLE, WHO ANSWER THE PHONE**