

# At Your SERVICE

Frye Insurance Associates, Inc.  
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Newsletter time again! This is our sixteenth year of providing our hopefully unique combination of worthwhile information along with a touch of entertainment here and there. It's hard to put 2009 in category. I always felt like years ending in "9" generally weren't very good. 1959 Chevy's were pretty ugly. Contrary to rumors at the time they would not become airborne when driven over 100 miles per hour. I can personally attest to that fact. On the other hand the 1969 Camaros are classics. Clearly, 1929 was not a good year. We can probably all agree on that one. Likewise 1939 wasn't looking too good for Europe. Castro took over Cuba in 1959. That hasn't worked out too well by most accounts although some seem to like his health care. They still have some great old cars. Of course selection's been a bit limited since 59. I have no idea how 2009 will turn out although things may be looking up to a small degree. Not so if you lost your job or if you're waiting for your investments to return from wherever they went. In any event we shall persevere.

## Into The 21st Century...

As you can see, we have officially entered the 21st century with the old newsletter now "on line". This change in format will increase the volume of information we can pass along and reduce the need to edit for space considerations.



It also allows us to include photos & other graphics that were previously not at all practical. Of course if you prefer we'll be happy to send along a paper

version. Just give us a call, e-mail or drop us a note. We also have printed copies here in the office in case you stop by.

## Candles...

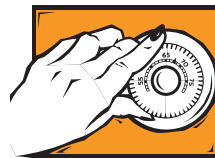
For those of you who've been reading our newsletter over the years, it will come as no shock that we are wary of candles. The fact of the matter is that they cause

fires, and particularly so around the Holiday Season. For what it's worth you can now purchase very realistic flameless candles. Battery powered, they have the flicker of a real flame and even give off a variety of scents. My wife and I are now using them throughout the house. Believe me, we don't miss the flame at all! They have timers and a "flicker" that is extremely realistic. No, I don't have stock in the company! Look for them at Brookstone, Target and Sears just to mention a few. They are great!



## Keep the Heat On!...

Don't turn off the heat in your seasonal or rental property! For that matter, don't turn it off in your own home either. At some point it's going to get cold, probably colder than you think. When in does, pipes freeze & burst often causing quite a mess. Besides, there are coverage restrictions in most policies if you fail to maintain adequate heat.



## Morton's Fork... No, Not That Kind of Fork...

Here's something that sounds familiar. John Morton, Lord Chancellor of England in 1487 had an interesting approach to your ability to pay tax to the King. If a subject lived in luxury and spent considerable sums he obviously had something extra for the King. On the other hand if the subject led a frugal existence with no signs of wealth it was reasoned that he must have his money tucked away somewhere and therefore he too had something extra to send to the King. These two options were the prongs of Mr. Morton's fork. Some things never change.



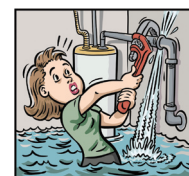
## What's a Flood?...

Seems rather obvious but there's a definition for most everything and that includes a "flood" In simple terms a flood is an excess of water on land that is normally dry. The official FEMA definition begins "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property). This is followed by a list of conditions that produce the water. We'll be happy to discuss these with you to see if you have cause for concern. Bottom line though, if it can rain where you live, it can flood! Or for that matter, if there's a really big water main close by that might burst, that may be a flood as well. Call us if you'd like to discuss.



## And Speaking of Water...

In terms of property claims, we see far more water related damage than anything else. Any effort on your part to identify where the shutoff valves are located in your home will be worthwhile. And, don't keep it a secret. Everybody living in the house should know where to turn off the water. From individual commodes to the main water supply make sure everyone knows where they are and how to turn off the valve. Keep in mind that there is a tendency to panic when water is spraying out of something or filling up the basement. We actually get calls from folks while the water is still running because they don't know what to do! Familiarity lessens the panic tendency so even a little "drill" from time to time is not a bad idea. Call it a "dry run" so to speak.





# 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 \$100 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 widespread 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.

## Still Speaking of Water... Very Cold Water...

The Frye Insurance Polar Bears did it again! This past January they waded into the freezing Chesapeake Bay all in the interests of a good cause, Maryland Special Olympics. A 2010 plunge is still under consideration.



## When You Move...



Obviously we need to know when you change your address. Along with that information it is helpful if you can tell us what policies you have with our agency. While we can usually cross reference Erie policies, your life insurance for example may be placed elsewhere. We do have systems in place to remedy this but it never hurts to pass along the information when you call with the address change.

## The Erie "Quality Agency Award" ...

This prestigious award is presented annually to one agency in each Erie District.



Essentially, it serves to recognize the agency that best exemplifies attributes the Erie strives to instill in representing the ideals of the company.

Providing excellent service to policyholders is just one of these qualities. The exclusivity of the award is such that the same agency may not win it more than once every five years. Some never do. We are proud to be among a very select few who have won it twice.

## We Love Referrals...

Of all the ways we have of bringing in new policyholders, we like referrals the best. The Erie is always competitive but lately we seem to have little difficulty beating the auto and homeowner rates of most major carriers including the ones with the big budget ads. So, if you have a relative, friend, neighbor etc., send them our way. They'll be treated well and we'll do our best to make you look very good for putting some money back in their pockets!

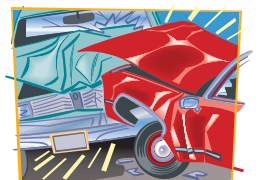


## Serve On Any Boards?...

If you serve on a board of directors make certain that you are covered under a "Directors & Officers Liability Policy". While your homeowner policy may provide some limited coverage, it is not adequate to meet the potential exposures that may arise from your board duties. Call us if you have questions.

## Bad Driving... In the Genes?...

A recent study funded by NIH may shed some light on what some have suspected for years. Some people are just poor drivers. According to the research which is detailed in the journal "Cerebral Cortex", must reading for all of us I know, there is a gene which may play a role in the skills required to be a good driver. Prudence dictates that we make no further comment in this regard.



## Tough Times...



To say things are economically tough is the understatement of the year. With unemployment at levels not seen since the early 80's, paying bills and meeting obligations can be a challenge. Should you have difficulty with the payment of any Erie bill be sure to give us a call. Both we and the Erie will work with you wherever possible. Remember, the Erie was started in 1925, just in time for the Great Depression. Tough times are nothing new.

## The Personal Catastrophe Policy... More Than Ever!!...

Whether it's the economy or some factors yet unknown, we are seeing extremely large claims from auto accidents. This was confirmed in a recent phone conversation I had with a very experienced claim supervisor. The point which we make again elsewhere in this newsletter, is that you absolutely, positively 110% need a Personal Catastrophe Liability Policy. Maybe now more than ever!



## Just Insurance...

A good friend and mentor once told me that you can't be all things to all people. We took that advice to heart and decided many years ago to direct all of our efforts toward the insurance field. With that in mind, please feel free to call us with any insurance related question. If we don't have the answer at hand, we have a wide range of associates and resources available. Never hesitate to give us a call.



## Verano Zol...

Summer Festival! This past June we packed up some Erie goodies and spent a day at this festival in Gaithersburg. By afternoon nearly 50,000 people had attended this event that caters primarily to the Hispanic community! We met a lot of nice folks and gave away lots of stuff! As many of you know, we Hablamos Espanol here in the agency and welcome the referral of your friends & associates who prefer to speak Spanish. And by the way, we speak it well!

## Street Rods, Classic & Antique Vehicles ...

We have very competitive markets available for insuring any of these vehicle types. The policy is designed to provide a specific amount of coverage based upon the value. Call us or pass the word along to anyone who might have interest.



## Sure, We Think We're Good, But What Do Others Say?...

*"In the era of automated phone menus, we appreciate a personal touch."*

*"We enjoy the friendly, pleasant service we always get from your office."*

*"All praise and that's why I refer my clients too!"*

*"You are all extremely competent, knowledgeable and kind! You are truly a pleasure to deal with."*

*"You are the most awesome team of professionals I've had the privilege of working with. Everyone did their job and then some."*

**These are just a few comments from some very nice folks who go out of their way to tell we're doing a pretty good job!**



## 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...but even this may be inadequate.



# 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 \$50 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.

**Identity Recovery Coverage:** We now offer coverage for "Identity Recovery". This may be added to your Erie Homeprotector Policy for only \$20! The limit of \$25,000 is intended to help restore your good credit. By the way, we did have a claim reported during 2007.



## 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. Sewer & drain. Don't depend on WSSC. Also, this is required for damage due to a sump pump failure.**
2. 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.
3. Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!



## Our Location in Beautiful Downtown Laytonsville...

As part of the Town of Laytonsville which was incorporated in 1892, our location has a bit of history. In the early part of the century our building was the site of the Burriss Funeral Home. Mr. Philip Burriss operated an undertaking business and wheelwright shop. Later Mr. Calvin Mullinix operated a garage & snack shop, the forerunner of a "mini mart" I suppose. We do find some interesting things from time to time. A few rusty horse shoes as well as a piece or two from a buggy or wagon.

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

....As incredible as it may sound today our solid core remains intact; Tom, Patti, John, Ellen, Ginger, Marcello, Tracie & Mindi. We do have one new staff addition. Local Laytonsville resident Leanne Hensley joined us back in the summer so don't be surprised if you hear a new voice on the phone. In addition, a young lady by the name of Princess Wells is engaged in a few specialized projects for us as well. You might speak with her from time to time. Granddaughters Katelyn & Aly continue their respective office visits as time allows. Katelyn blossomed as quite a swimmer this past year winning numerous ribbons and medals. She continues to swim through the winter months, study piano and even finds time to serve on the Student Council. Meanwhile, Aly divides her time between dance class, pre-school and keeping up with Katelyn as well as the other pressing responsibilities that come with age 4...

On a much sadder note, Ellen's husband Donald passed away on June 21 of this year. Donald did some work for us from time to time doing inspections and such. They were married over fifty-one years. He is missed by all.

Once again we are grateful that the weather "experts" were wrong about the Atlantic hurricane season. As of this writing things have remained quite calm. Can't help but wonder though, if you're wrong often enough do you lose "expert" status? Maybe next year we'll listen to the "non experts". Meanwhile, here in beautiful downtown Laytonsville it remains our mission to provide you with the best products and service at the lowest possible cost. We concluded sometime ago that the Erie accomplishes this best. In any event we'll be here when you need us as will our next generation and hopefully, the one after that.

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

Best regards,  
Frye Insurance Associates, Inc.

Not only do we speak Spanish,  
but we speak it very well courtesy  
of our own Marcello whose family ties extend  
to Argentina. We're not the product of  
some on line course!



## Still... Proud!

**No** voice mail . . .

**No** "Music to hold by" . . .

**No** multiple phone options . . .

**REAL PEOPLE...REAL SOLUTIONS**

