

At Your SERVICE

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Newsletter time again and believe it or not this is our 20th edition! Some of our friends & competitors are now sending out generic newsletters provided by a variety of insurance topic sources. Ours is still “home grown” right here in the middle of downtown Laytonsville & written “in house”. Just thought you might like to know. Thus far it’s been a pretty good year from a weather perspective. No blizzards & in spite of dire predictions I heard earlier in the year, the hurricane season failed to show up. No complaints however. We’re hearing some pretty nasty winter prognostications but we’ll see. This is an “Affordable Care Act” free edition. So feel free to read on with our assurance that there will be no surprises or verbal gymnastics of any kind. Our website is up and running. If you like this newsletter, you may keep this newsletter.....period! If you would like a paper copy just let us know. If you like the paper copy, you may keep the paper copy.....period!

Referrals...

Yes, we market, send out mailings, make a few phone calls, cold canvas on the street & advertize with our blimp from time to.....oh! My staff just advised me that we DO NOT have a blimp. Again, no blimp. But even if we had one, we’d rather have you send us a friend or someone whom you think might like what we have to offer. If nothing else, it will get them a copy of the newsletter! You may think they’re happy with their current insurance company but in all probability they’re miserable. After all, why would they want to burden you with the fact that they saw some clever commercial & got hoodwinked into buying insurance from a company with an advertizing budget the size of Denmark’s GDP. It’s embarrassing. Anyhow, tell your friends to give us a call. We WILL send you a Subway Gift Card that will buy you lunch and that’s a fact. Just

make sure the referral mentions your name when they call.

A Bench At The Beach:

Now this we have! Really, around 2nd street on the boardwalk we have a bench with our name on it. For a while we thought Sandy may have washed it away but it is in fact still there. Look for it around 2nd street as you approach the Plim Plaza hotel. Feel free to sit there. Photos are permitted if you move to one side and include the plaque with our name in the photo. One caveat however. If you’re sitting there at about 10 P. M. or later we are not responsible for what you may see walking by or happening on the boardwalk.

Buying A New Vehicle...

If you’re going vehicle shopping remember to take along your insurance information. When it’s time to sign on the proverbial dotted line the dealer will need your information. It will save you a great deal of time and get you on the road that much sooner. Most often they will need the name of the company, policy number and possibly the effective dates. The card you receive with your Erie auto policy will usually suffice.



Quality Agency Awards...



Have we mentioned that we are two time recipients of Erie’s most prestigious award? Well, yes I know we’ve mentioned it but actually it’s a pretty big deal. It’s presented annually to only one agency. Winning it once is an extraordinary honor, twice is rare. What does it mean to you? That we are competent, efficient, very good at keeping our policyholders happy and in general, operating the type of agency that makes the Erie proud.

Additions & Alterations To Your Home:

Your homeowner policy provides an additional \$5,000 for additions & other changes automatically. If you make changes that exceed \$5,000 you must notify us within 90 days. This is very important. Without such notification there is no coverage for damage to the new additions. Now keep in mind that this does not mean purchasing new carpet or new appliances. It applies to actual additions or changes to the structure. Call us if you need further clarification or if you wish to discuss. By the way, this is not something new.

More Weather.....

Flood is not covered under your homeowner policy. And, as the national flood folks say, if it rains where you live it can flood. We have access to the flood market so feel free to call if you have concerns. Of course plumbing leaks & such are already covered under your Erie Homeprotector Policy. This policy remains one of the broadest home policies available in the industry today! Tell your friends!

The Annual Candle Warning...

It’s official. We no longer have real candles in our home. The battery powered versions have become so realistic in appearance that they simply outweigh the potential risk of the open flame variety.



Sewer & Drain Coverage.....

While damage from water that leaks from your plumbing system is generally covered, SEWER & DRAIN backup is not automatically included in your homeowner policy. If you have questions or concerns about whether this is included in your policy feel free to give us a call. This is very important. Backup from a sewer or drain can cause serious damage not to mention a very unpleasant mess!



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.

of these the policyholder was saving so much money that they were going to cancel their Erie policy. Upon examining their quotations however we found that the amount of coverage on their home had been lowered substantially and both had "tropical wind deductibles". In one case this deductible amounted to \$9,000! Keep in mind that this would be applied to damage from a hurricane or tornado or any other type of storm that was deemed to be of a "cyclonic" nature. The insurance marketplace is very competitive. Unfortunately there are a few companies, some with very large ad budgets and lots of agents, that don't give you the old "apples to apples" comparison. BE CAREFUL! The fact of the matter is that it's tough to beat the Erie. But that doesn't keep some folks from trying by other means.

Health Insurance.....Surely You're Not Confused....

Of course if you're one of our policyholders you fully understand the new healthcare law & have absolutely no questions. No? Well we have a resource and it's not a government website. Not that there's anything wrong with that. While we've been licensed for health insurance for many years we do not sell it but rely upon Mr. Scott Scribner (301 840 1684). Scott is a duly license health insurance agent who has handled our own coverage for many years and from our perspective has done an excellent job. Feel free to call upon him and mention that you saw this reference in our newsletter

A Few Words From Oscar Wilde.....

A great quote from Mr. Wilde that applies quite well to insurance. "A fool knows the price of everything and the value of nothing". Don't mistake price for value. With us you get both!

Classics, Street Rods.....

We've owned them for years, attend the shows and understand the culture surrounding these vehicles. Come to us for your coverage. Unless you're buying the insurance from a specialty company, there's a good chance you don't have what you need. Call us.

How About A Drive By.....

We insure many people whom we've never met face to face. We welcome you to stop by if you're passing through Laytonsville. Sometimes it's just nice to put a face with the voice on the phone. We'd love to see you! Besides, we may be a bit biased but we don't believe there's a more beautiful little town in the area.

Emails & Important Information:

We recently sent out our Fall & Winter safety tips email. Now of course if we don't have your email address you didn't receive it. We've had very positive feedback from quite a number of our policyholders. We don't use it to sell you anything. The intent is to remind you of the potential hazards that come with cold weather, ice & snow. We also send one for the Spring & Summer. But again, if we don't have your email, you won't receive that one either. So PLEASE, drop us a note or email so that we can have you on record. We also use it as an "alert" mechanism. For example, if there is a hurricane or potential for flooding there are restrictions placed on what insurance coverage we are allowed to write at the time. Very important!

FIRES! Can't Say This Often Enough.....

Every year we have one and last year was no exception! Ashes from the wood stove or fireplace are placed too close to the house or on a patio, deck or porch. Remember, a spark or ember can remain for days and if left in a cardboard or other flammable container it will cause a fire.

Place the ashes in a metal container well away from the house and soak them with water if possible. These fires often occur during the night which puts your family at risk and they are usually quite serious costing several hundred thousand if not millions of dollars.

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.



Be Careful With Offers From Other Insurers.....

No doubt you've heard the old adage "if it sounds too good to be true etc....." In the past few months we've had calls from insured's who obtained homeowner insurance quotes from other carriers. In two

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!

Make no mistake about it there are folks out there who will gladly sue you into bankruptcy! Therefore, you need a Personal Catastrophe Policy. There are few absolutes in the world but the fact of the matter is that everyone should have this level of protection. The minimum limit is \$1,000,000 however depending upon your assets, you may need a higher amount. The policy adds liability protection to your auto, home, rental or seasonal properties, boats etc.. At an average cost of \$150 per year, it is one of the best values in insurance. Call or email us for a quotation. Don't hesitate on this one.



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:

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! 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!

"Thank you for the prompt and professional assistance I received in filing a claim for "Super Storm" Sandy. Your hard work and that of the adjuster has truly been a blessing for me".

Our Location in Beautiful Downtown Laytonsville...



The "Autonomous Car"

The day of the driverless car is near. We're hearing more & more about vehicles that operate without the full attention of the driver. In 2012 California became the third state to license driverless cars.

In general terms, these are vehicles that via navigation systems, radar, cameras, sensors & other technologies allow drivers to perform other tasks in the vehicle while it essentially drives itself. The predictions are that such vehicles will be on the highways within just a few years. Needless to say, this is causing quite a stir among insurance companies not to mention the legal profession. Whom or what will be at fault when there's an accident? Regardless, for better or worse they are coming.

A Very Serious Business.....

I had the distinct privilege of knowing the founder of The Erie Insurance Group, H. O. Hirt. While he always had a few stories to tell there were certain bits of wisdom that he passed along that apply as much today as they did back in 1925 when he started the Erie. One of these is that "the insurance business is a serious business", emphasis on "serious". There

is no shortage of clever ads & commercials most of which emphasize the savings that you can realize with just a few minutes on the phone. Saving is a good thing. That said, in the blink of an eye insurance can go from just another bill to the most important thing in your life. We've seen it many times standing in the ashes of what was a home, listening to a trembling voice on the phone describe a serious auto accident, explaining what happens when the lawsuit is filed against you for multiple millions. These are scary situations. Who handles your insurance is very important. We've been dealing with these problems for the past forty years. We are real people here to help you when it truly counts. You can walk in the door, sit down and talk to us. We believe there's value in that.

Trees & Damage.....

After a snow or ice storm, most damage to property is caused by trees and limbs. Keep them trimmed back away from your roof, porch & decks. Even a small bit of trimming can prevent serious damage.

And now a few words about us...

The families are doing well. Grandson Ryan is now officially age two. Granddaughter Kate just turned thirteen, sister Aly is eight. Both girls remain active in sports with Kate swimming year round, Aly in basketball & summer swimming, both on their respective "Pom Squads" & both continue to study piano. Kate studies violin as well. Aly will also sing, dance, speak & perform with comfort in front of any audience at anytime, anywhere. All of which qualifies her for show business or politics. Of course should she choose the latter, she will be disinherited. Meanwhile Mindi's daughters had a great year as well. Daughter Katie was second leading soccer scorer in Montgomery County helping lead Damascus to a 17-0 undefeated season. Twin sister Rachael continues with varsity poms. Both worked in our office from time to time this past summer. Otherwise, our core remains. Tom, Patti, John, Lori, Marcello, Tracie, Leanne, Angela & Mindi, all here and eager to serve while Stan continues to work with us in the commercial insurance area. Ellen stops by for a visit from time to time. Ginger, after a few medical bumps in the road is now on track and communicating with us often. The Town of Laytonsville is changing a bit with a few new houses in the works but nothing of major concern. Otherwise, all remains quiet in our pastoral corner of the county as it has since 1892.

And so for yet another year, we take this opportunity to pause and thank you for your many referrals & kind words. We extend our sincere best wishes for a Joyous Holiday Season & a healthy, peaceful & prosperous 2014.

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

