

At Your SERVICE

Frye Insurance Associates, Inc.
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We're back!! After the devastating fire that seriously damaged our building in October of last year, we are again up and running from our little red building in the heart of beautiful downtown Laytonsville. And, while the experience is one that we would not care to repeat in several lifetimes, the Erie performed at the magnificent level which we have come to expect over these many years. The result is essentially a new building constructed inside of the original 1926 exterior. From the heating & cooling systems to the new carpet & freshly painted walls everything is new! And yes I do miss the 1970 olive green paneling, the furnace that needed a gentle kick from time to time and the window air conditioning units we needed to keep us reasonably cool in July, I have nevertheless managed to adjust quite well. In spite of the one hundred plus years of insurance experience working within these walls, a few things were learned as a result of this experience. Smoke permeates everything. The desks, file cabinets, chairs & a variety of other things that appeared to be undamaged were all headed for the dumpster simply due to the fact that the odor of smoke could not be overcome. Something you might want to keep in mind as you evaluate the furnishings in your homes & offices. Have a fire rated safe or file cabinet? If not you should give it some thought. Documents take on greater importance when they're needed but soaking wet. And one final point. As I watched the flames leaping through the roof and the smoke pouring from windows & doors, the thought of my premium never crossed my mind. We all want to save a few dollars here

and there but adequately insuring your property takes on a whole new meaning when you see it being destroyed. Enough with the past. Now that things look all bright & new, why not stop by and see us? You're always welcome and needless to say, you never need an appointment. We'd love to see you.



ATV's Be Careful.....

All terrain vehicles are becoming quite common. Keep in mind however that your homeowner policy will provide coverage only when they are used "exclusively for the service of the premises". In other words, if you take them off of your premises there is no coverage provided. There is a simple solution however and it's the one that we recommend. Add the ATV to your auto policy. The cost is minimal and issues of coverage, both liability and physical damage are eliminated.

Our Email Alerts:

Unlike some companies we don't use email as a marketing vehicle. When you receive a email alert from our agency it will most often pertain to an important weather related event such as an extreme cold snap or a storm that's headed our way. Our goal is to provide a few reminders that will help keep your family safe along with your property. They are always worth reading so don't be reluctant to open them or treat them as "clutter" or "junk".

Rear Seatbelts.....Use Them!

Recent studies show that rear seat passengers often sustain more serious injuries than occupants in front seats. While airbags provide a measure of safety for the front, rear passengers are often hurled forward in serious front impact collisions. A good rule of thumb is to simply make certain that all occupants use seatbelts including those in the back seat.



Okay, Here It Comes.....Ready?

The Annual Candle Warning! We stopped using real candles a few years ago. Frankly the new ones that are battery powered look very realistic and won't burn your house down like the open flame variety. Okay, so if you're a "purist" and just have to use the real thing at least make certain that they're in a safe place & in a stable container. Keep them away from curtains, kids, cats, all things flammable & don't leave them lit while you're away or in bed. Better yet, use the battery type and don't worry about any of the preceding.



Turning Off The Water:

Does everyone in your home know how to turn off the water to the entire house? Do you know? Take some time to locate the main water valve and make certain that you and everyone of appropriate age in the house knows where it's located and how to turn it off. There's a certain level of panic that sets in when water is pouring out



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 certain that your policy will provide an adequate replacement if your vehicle is stolen or disabled as a result of an accident. For example, if your vehicle is a luxury sedan or large suv you will probably want the replacement to be of like kind & size. Your Erie policy will now address this. Be sure to call our office to discuss and to make sure that you have the appropriate coverage.

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.

to your auto policy will replace your new car with the latest model year. Older cars will be replaced with a model two years newer. Call us for details. This is a great deal!

Hurricane Damaged Vehicles...

According to some of the trade publications, the used vehicle market could be impacted by the storms in Florida & Texas. The Maryland Insurance Commission issued an advisory for used car buyers earlier this year. Even though these events occurred a long way from Maryland, some of these vehicles will no doubt turn up in our area. Water damage can be difficult to spot. Be careful!



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.

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!

of something or leaking through the ceiling.

Underground Water Lines Covered?

While water damage from pipes that burst or leak inside your house has been covered for years, the Erie will now provide coverage for underground pipes as well. For example, if there is a leak in the line that supplies water to your house from the street you are responsible for the repair including the excavation required. We can now cover this expense as well as several other underground exposures with the Erie. Call us to add the coverage or discuss.

Reading Your "Eriesense" Magazine?

We assume you're receiving the Erie magazine "Eriesense". This publication has improved greatly over the years and contains a great deal of interesting & informative material. If you didn't receive one give us a call.

Your Car Is A Total Loss..... What Now?

With Erie's "New Auto Security" you can rest easy. This addition



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.



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...



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.

Do You Have Flood Insurance.....

Out of the 2.5 million homeowners in the state of Maryland, only 74,000 have flood insurance. I'll wager that most of them who have it live somewhere near a body of water. All of which is fine unless there's a flood where you live. We suggest that you keep in mind that clever little catch phrase that the flood folks have been using for years; "If it rains where you live, it can flood". Yes, we write flood coverage. Keep in mind that your homeowner policy does not cover flood

And now a few words about us...

Our core remains! Tom, Patti, John, Lori, Marcello, Tracie, Angela, Leanne & Mindi continue to support our pursuit of service excellence. And, with that in mind, we were joined by Vanesa Shockley back in the spring. Vanesa, like Marcello is fluent in Spanish & English. Stan continues his work in the commercial marketing department. Granddaughters Kate & Aly continue to do quite well in their respective schools. Both compete in a variety of sports including basketball, poms, softball & swimming. Kate, after an extremely challenging ordeal qualified as a lifeguard with the Ocean City Beach Patrol. Anyone familiar with their requirements will appreciate the achievement. Aly is now in the Piano Guild and continues her musical studies. Meanwhile grandson Ryan, now age six, works diligently at kindergarten and soccer along with the usual dirt bikes & ATV's. Marcello's boys, Christopher & Vincent are both intense soccer players. Mindi's girls remain in college with Katie at McDaniel & Rachael at High Point. Rachael left us briefly this past summer for an internship on Capitol Hill, a youthful indiscretion for which she has been forgiven. But the big news of course is that we're back in our old/new building in beautiful downtown Laytonsville. We're continuing to adjust to adequate lighting, efficient air conditioning & a furnace that actually heats the entire building but we shall persevere. We even have big bright lights all around the building and a security system! Meanwhile, Laytonsville is slowly changing. We now have a new "roundabout" aka a circle on our main street and a growing number of very large & expensive houses. Nevertheless, we remain a tranquil oasis tucked away in a corner of Montgomery County that still in many ways continues to exude an early 1900's atmosphere.

So for yet another year we take this opportunity to sincerely thank you for the friends, co-workers & neighbors you send our way. On behalf of the entire "family" we send our warmest wishes for a Joyous Holiday Season and a healthy & happy 2018.

Our Very Best Regards
Frye Insurance Associates, Inc.



Still... Proud! 

No voice mail . . .
No "Music to hold by" . . .
No multiple phone options . . .
REAL PEOPLE...REAL SOLUTIONS