

At Your SERVICE

Frye Insurance Associates, Inc.
web site: www.fryeins.com



◆ Frye Insurance Associates ◆ P.O. Box 5123 · Laytonsville, MD 20882-0123 · (301) 963-9072 · (301) 253-2053

It's that time of year and here's the twenty seventh (27th) edition of our 100%, in house written newsletter! Now there are a few pithy comments that I could make about the year thus far but alas, I think it best that you draw your own conclusions. We're going to stick to the important stuff. A Jeopardy contestant came within striking distance of the Ken Jennings record but fell just a bit short. The Chinese sent off a couple of "hypersonic" missiles. Interesting but I personally don't think it compares with the "Sputnik" moment. I was a kid when that happened and believe me that was a moment. The Washington Football Team is still nameless. Considering the season, perhaps that's best. The Olympics were okay, but just okay. Does anyone understand the NASCAR point system & playoffs? And what's happened to Saturday Night Live? Used to love the opening but lately, not so much. I long for the Aykroyd, Belushi days. Remember when they played the national anthem & television went dark at about mid-night? That's right. Television actually went off the air! When I was a kid I waited for the Jerry Lewis Telethon so I could stay up all night & watch. One lousy night a year! And when the word "Bulletin" or "Breaking News" came across the screen you paid attention because there really was something important! Well anyhow, we're glad that the pandemic is mostly behind us and frankly, don't want to see another. No nostalgia in that regard. We managed to conduct normal business hours with the help of a few gallons of sanitizer, a face mask or two and a truly dedicated staff. Sorry if we didn't let you in our front door from time to time but we were still available to conduct business on the front porch.



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.

Things To Worry About.....

1. Some of you have life policies that were written with a company **other than the Erie**. When you notify us of an address change we enter it directly through the Erie system. **If you have a life policy with another company however you must notify them directly**. Going forward we have a new internal system that will do this for you but it has not been fully implemented as yet. Be sure to call us if you have questions or concerns.
2. **Water damage!** When you have water pipes running all through your house they're going to leak from time to time. So you get a frantic call at work because there's water running out of the ceiling! So where's the shutoff? We've covered this many times before but PLEASE make sure everyone in the house knows where the main water shutoff is located. Put a sign on it if necessary. It may save



THE AUTO CORNER

Always review your policy to make sure that the drivers & 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 an Umbrella 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.

you a major mess. And we do mean MAJOR MESS!

3. **Canvassers!** These are the people who come through your neighborhood after a few pieces of hail to convince you that your roof or siding is damaged. Probably not a good idea to let them go walking around on your roof. If you think there may be damage give us a call. We'll send a report to the Erie Claims Dept.. They'll send out a property adjuster.

4. **Deer simply refuse to pay any attention to the "Deer Crossing" signs.** The signs are clearly marked & even have a reflective paint but noooooooo! They cross where they please & leave it up to you to adjust accordingly. So you slam on the brakes sending all of the groceries crashing to the floor not to mention the hot latte in your lap. Squirrels have equally bad pedestrian habits but I like them anyhow.

5. **The "Leg Lamp".** No worries. Of course it will be in the office window.

Fires Are Not Fun.....

We found out first hand in October of 2016 when our building sustained considerable damage from an electrical fire. These photos are before and after. The damage was actually much worse than shown in the "before" photos as some temporary repairs had begun. Aside from the damage, we had to move to another location for nearly a year. Even though we've been in insurance for over fifty years, we learned a few things from the experience. Believe me, it's worth your while to do everything possible to avoid a fire. Keep fresh fire extinguishers handy, check for frayed or worn electrical cords, keep anything flammable away from a heat source & please, remember those smoke detectors.





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 an Umbrella Policy?... You Should!

Make no mistake about it there are folks out there who will gladly sue you into bankruptcy! Therefore, you need an Umbrella 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.. 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 Home Insurance Policy! The limit of \$30,000 is intended to help restore your good credit.



Miscellaneous & Other Coverages Available

- 1. Sewer & drain. Don't depend on WSSC. Also, this is required for damage due to a sump pump failure.**
- 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.
- Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!
- Ask about underground service line coverage and sinkhole collapse.

“Umbrella Liability Policy.....

Remember the “Personal Catastrophe Policy” that we’ve been preaching about for the last 27 years. Well, it’s now a real “Umbrella Policy”. Without going into great detail it’s all to your benefit as the changes make it broader and more comprehensive than ever. What? You don’t have one? After all this time you still don’t have one? Don’t make us come to your house.

The Eriesense Magazine.....

Please read these. They are filled with lots of coverage suggestions and they even entertain a bit. We know you won’t read it cover to cover in one sitting. Just read a couple of articles, flush and pick up where you left off with your next visit. They are great! By the way, if you would like a copy of one just let us know.

An Annual Review.....

Lets face it, things change. Sometimes those “things” require some insurance adjustments. We encourage you to give us a call or email & let us know that you’d like to review your coverage. That’s a major part of our job. So please, don’t hesitate. If you’re in the area, feel free to stop by.

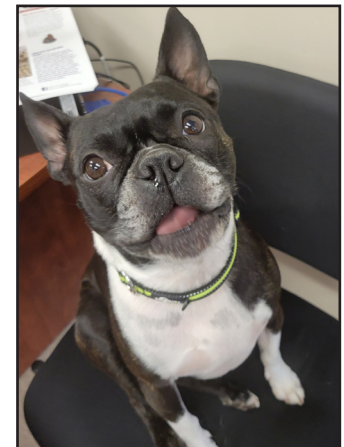
And now a few words about us...

For yet another year our core remains. Tom, Patti, John, Lori, Marcello, Tracie, Angela, Leanne, Mindi, Katie & Vanesa continue in the pursuit of service excellence. Stan continues to work “off site” in the commercial arena. Granddaughter Kate is now a junior at Salisbury University while her sister Aly maintains her 4 plus GPA as a junior in high school. Marcello’s oldest son Vincent will be playing soccer at Wilson College in Pa.. Meanwhile grandson Ryan had an excellent football year. In fact his performance prompted a promotion from “D-2 to D-1”. Which means that though in the fourth grade he played most of the season against fifth graders.

And so for yet another year we take this opportunity to thank you for your loyalty as well as the friends, neighbors & relatives you send our way. From our family to yours, we wish you a very Merry Christmas & a Joyous Holiday Season. May 2022 be safe, prosperous and above all, healthy for everyone.

Did You Know.....

Most of our business comes to us via referral. We’re rather proud of that because people only send friends, relatives, neighbors etc. if they’re pretty satisfied. So THANK YOU!!



This is “Sissy”. She’s strictly part-time, in the office 9 to noon weekdays. And while she’s been here a few years, we haven’t been able to quite figure out exactly what she can do. So far, sleeping in front of a heater is about it.



Still... Proud! 

No voice mail . . .
No “Music to hold by” . . .
No multiple phone options . . .
REAL PEOPLE...REAL SOLUTIONS
HABLAMOS ESPAÑOL