



VIA INSURANCE & FINANCIAL SERVICES

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TEXTING WHILE DRIVING? YOU'VE GOT TO BE KIDDING!

State-based regulation always seems to be playing catch-up to the progress of technology. We need to look no further than our cell phones to see the front lines of this battle. First it was mandated hands-free cell phone devices while driving. Now, there are increasing bans on "texting" behind the wheel. The number of states passing, or considering, legislation to ban this increasingly popular practice is on the rise as some drivers have turned their vehicles into mobile home offices.

Five states, including New Jersey, have enacted cell-phone laws prohibiting driving while talking on hand-held cell phones. Last year alone, more than nine states considered legislation specifically banning driving while texting, or as it is being commonly termed "DWT." New Jersey now has a text messaging ban for all drivers.

Gov. Jon S. Corzine signed legislation this year giving police more authority to target drivers using hand-held cell phones, making it illegal to send text messages while driving. The law took effect March 1. In 2004, New Jersey made it illegal to talk on a hand-held cell phone while driving, but police could ticket a driver only if stopped for another infraction. The bill signed by Corzine allows police to ticket any motorist using a hand-held phone while driving.

According to CTIA-The Wireless Association, more than 158 billion text messages were sent in the United States in 2006 and multi-tasking has become the norm in busy Americans' lives.

Although reliable research showing whether texting while driving causes accidents won't be available for a few years, existing data show driver inattention is the leading factor in most crashes and near-crashes. A 2006 joint report issued with the National Highway Traffic Safety Administration found 78 percent of crashes involved a driver distracted within three seconds before an accident. Talking on or dialing a cell phone accounted for 6 percent of crashes or near-misses.



SIMPLE STEPS AND COMMON SENSE HELP PREVENT VANDALISM

Vandals strike for a number of reasons, but since Halloween is the season of pranks, this time of year sees a spike in such activity. Luckily, you can reduce your chances of being hit by vandals. Light up the outside of your home or business. The more light, the less likely vandals will hit your place. Always keep garage and basement doors and windows closed and locked.

If you're a victim of vandalism, notify the police immediately. If there is damage to your property, call us to help get the claims process started. Also, take photos of the damage and clean up any broken glass to avoid any possible injury.

Another concern is trick-or-treaters. It is important for safety to be first on everyone's mind—parents, motorists and kids in costumes. If you are a homeowner, make sure your yard is clear of items that may trip up the trick-or-treaters. Make sure all lawn furniture, tools etc., are put away and locked up. If someone gets injured on your property, be sure to give us a call. Even if you are not at fault, but want to pay the doctor bills for your injured neighbor, your homeowners policy typically will provide a limited amount of such voluntary payments.

Here are a few simple tips to help keep trick-or-treaters and others safe this Halloween:

- Carry a flashlight and put reflective tape on costumes.
- Stay on sidewalks and stay in familiar neighborhoods. If there are no sidewalks, walk on the left side of the road facing traffic. Only approach homes that are lit and never go inside.
- Do not let your children eat any candy until you've had a chance to inspect it. Throw out anything that looks suspicious.
- Make sure the costumes don't drag on the ground and shoes fit well.

- Stay away from animals. With all the activity, even the friendliest of animals could become nervous and may bite.
- Children should carry a cell phone so they can call home if necessary.
- Parents should explain the difference between tricks and vandalism. Even though throwing eggs may seem like fun, the price they'll pay when they're caught, is not. Consequences include payment for any damages and possibly arrest.
- Motorists should drive slowly all evening. Adult Halloween revelers should be sure to have a designated driver.

Have a safe and enjoyable Halloween. By following a few simple safety tips, everyone can enjoy the night.

GOING GREEN(ER) IS A LIFESTYLE CHANGE

Getting married? Notify your agent. Having a child? Notify your agent. Buying a boat? Notify your agent. Going green? Notify your agent ... ?

Moving to a green or greener lifestyle is less of a fad and more of a progressive movement motivated by

a number of factors such as higher gasoline prices, home-heating costs or just a greater sense of consciousness. It is a movement where one of many positive result lies in the most unlikely of places ... the layers of life-long protection offered by well-planned insurance coverage.

The insurance industry and the products offered to you by your professional, independent insurance agent change with the times just as anything else; let us know if you and



your family are making lifestyle changes that benefit the environment—and your wallet.

All over the country, millions of Americans are dusting off bicycles or their walking shoes for trips less than a mile. If you are putting fewer miles on your vehicle, or more importantly, garaging a vehicle for the long term, let us know. Your professional agent has access to the latest products and services from top carriers that can better reflect your lifestyle change while still offering you the blanket of coverage and protection you and your family need.

Going with green technology in the home?

The environment-aware consumer demands products and services that reflect environmental sensitivity and responsible energy use. And the insurance industry is ready to meet the challenge. If you are making updates to your home or remodeling, such as converting to natural gas, and you had an underground-oil tank notify us. There may be coverage changes that should be made to your homeowners policy. Remember, rebuilding after a disaster can be expensive if you use greener and/or environmentally friendly technologies. Make sure your protection reflects those costs.

As your professional insurance agent we are concerned with your concerns ... work with us to make sure your lifestyle, no matter how green, is protected.

WINTER IS ON ITS WAY: ARE YOUR PIPES PROTECTED?

Cold weather will arrive soon. And though it may not be on your mind, it's time to take precautions against freezing pipes. This year alone, more than a quarter-million families will incur damages resulting from frozen pipes.

Freezing causes contained water in pipes to solidify and expand, often resulting in bursting pipes. A crack of just an eighth inch can spew more than 250 gallons of water per day, resulting in thousands of dollars of damage to property.

Most standard homeowners insurance policies cover the damages resulting from frozen pipe bursts; however you may need to prove that you maintained adequate heat in the home, or drained the pipes in an unoccupied home. Here are some tips to avoid a loss:

- **Insulate your pipes.** Any pipe running along an

exterior wall or pipes in attics, crawl spaces or garages should be thoroughly insulated.

Approved heat tape or thermostatically controlled heat cables can be effective when used properly.

- **Seal leaks.** Use caulk to fill up any holes allowing cold air indoors. Check around electric wiring, dryer vents and pipes. Even the smallest leak can cause frozen pipes.
- **Remove outdoor water.** Disconnect garden hoses, shut off the valve for outdoor supply and drain all water remaining in an outside faucet. Also, remember to drain water from your pool and sprinkler.
- **Conserve warm air.** Keep garage doors closed, especially if water lines run through it. Open kitchen and bathroom cabinet doors to allow warmer air to circulate in the plumbing.
- **Extremely cold?** Let cold water drip slowly from faucets of concern. This helps prevent freezing since even the cold water drip is above the freezing temperature.
- **On vacation?** Set the thermostat no lower than 55 degrees and turn off the water supply if you can. Consider having a friend check on your home's temperature daily. If, despite your best efforts, your pipes have frozen, take the following steps to avoid a catastrophic loss:
- **Turn on the faucet.** Turn on the faucet leading to the respective pipe. If nothing comes out at all, call a plumber immediately.
- **Cut the water supply.** Turn off your main water supply as soon as you can.
- **Gently thaw frozen areas.** You can use a warm hair dryer along the pipe to encourage it to thaw quicker. Work your way from faucet down to coldest section of the pipe.
- **Call a professional.** Be sure to call a licensed plumber in your area to ensure you get the best quality service.

Give us a call today for more information on what your policy covers should one of your pipes burst.

IS IT COVERED?

Have you ever left something valuable in your car's glove box or your coat at a coat check? Do you have a self-storage unit? Have you wondered if your possessions are covered under your insurance policies if something happens to them? If you have a homeowners or renters policy chances are good your valuables are covered.



The vast majority of homeowners policies cover your personal property anywhere in the world—including your friendly neighborhood storage unit. Of course, the vast majority of homeowners policies contain some fairly involved definitions of what exactly constitutes personal property. You'll want to read your policy closely for excluded property types or value limitations. Keep in mind your insurance needs will change as you add to or remove items from self-storage.

Of course it's better to prevent the loss in the first place. If you leave items in your car (cell phones, global positioning systems, etc.) keep them out of sight from would-be thieves, be aware of your surroundings and use caution.

As your professional, independent insurance agent, we'll be glad to help you sort out what is and isn't covered by your existing policies, and recommend any additional insurance that may be necessary to ensure all your belongings in storage are secure. Give us a call today.

NEWS FROM OUR AGENCY

INSURANCE SOLUTIONS BUILT ON TRUST

Our insurance agency staff provides clients throughout our area with uniquely tailored insurance solutions for their needs. Founded on a history of trust and personal service, our experience can provide you with invaluable insight in selecting the insurance products that fit you best.

Since we are a professional, independent agency, we can offer a wide range of products and services. Because we are not tied to a single company, we are free to choose the carrier that offers the best value for you.

We carry a full line of products including personal insurance such as auto and home. As a professional independent, agent we have the flexibility to ensure you receive the right coverages at the best price.

We'd love to talk to you about updating your policies or developing an insurance plan that meets your needs. Call us today for more information.