



Insurance INSIGHTS

Information and ideas for customers of John F. McBride Insurance Agency • Fall/Winter 2013

PERSONAL SAFETY

Every day in Massachusetts, six people are ejected from their vehicles during crashes*

Know any seat belt non-believers? Here are some more head spinning reasons to buckle up.

In 2008 a survey found that Massachusetts drivers and passengers buckled up at the rate of 67% compared to a national rate of 88%. The most recent survey by the National Highway Traffic Safety Administration indicated that only three states had a worse seatbelt use rate than Massachusetts. Our rate, while on the rise from a low of 51% in 2002, was listed at 73.6%.

Think you can “brace yourself” in a crash?

At just 35 mph, a 130 pound adult generates 3600 pounds of force. Now imagine that force striking the dashboard or windshield. When a body stops by crashing into something, its internal organs and brain keep moving. The “internal collision” is what leads to serious injury and death.

Just headed to the store?

It pays to buckle up because 80% of traffic fatalities occur within 25 miles of home, and at less than 40 miles per hour.



MA Child Passenger Safety Law requires booster seat use for children who have outgrown a child safety seat but are under age 8 and less than 4'9" in height. Booster seats put children in the proper position to safely use adult safety belts. An improperly fitting adult belt can cause injury to the face, neck, and spinal cord of a child.

Airbags are great but...

They inflate at a speed of 200 miles per hour. They can seriously injure unbelted drivers and passengers.

Improve chances of escaping

Seat belts can prevent you from being knocked unconscious in a crash. This improves your chances of escaping the vehicle and helping other passengers.

Unbelted passengers are threats

Those who are unbelted can become projectiles in a crash and injure belted passengers. For the same reason, even the family dog in the back of a vehicle should be belted.

Setting a good example for kids

One of the best reasons to buckle up every time is to set a good example for your children or your grandchildren. Studies indicate that 70% of kids who have parents who don't buckle up will not use their seat belts as adults.

* Source: Commonwealth of Massachusetts Executive Office of Public Safety and Security

The Personal Touch

By John McBride, Jr.



Test Your Insurance I.Q.

Q. John, if a tree or big branch falls on my car during a snow or wind storm this winter, does my homeowner's policy pay for the damage?

A. No. At home or away from home, you are only covered for this type of loss if you have comprehensive coverage on your auto policy. However, if a tree or branch hits your house or another insured structure such as a detached garage or shed, you can file a claim for damages and removal of the tree under your homeowner's policy. For more details about coverage situations, give us a call.

We invite you to submit questions for this regular column. Email or call us.

• **GOOD NEWS-** Two of our Massachusetts-based insurance carriers have announced that they will offer an Accident Forgiveness Endorsement for experienced drivers who qualify. The companies are MAPFRE/Commerce and Arbella. **Call us today to see if you are eligible.** If you are, find out how this new “forgiveness” benefit could save you hundreds of dollars when you renew your policy.

• **MORE GOOD NEWS!!** MAPFRE/Commerce has launched GO MAPFRE, a new mobile application. GO MAPFRE is available for iPhone and Android devices. It is available in app stores now. The app allows you to: show instant proof of insurance; collect and upload accident details; file and view the status of a claim; update account information; and pay bills online.

• **FLOOD FLASH -News from FEMA.** Even if you don't have a home or business property near a lake or river or the ocean, you may still hear about the Bigger-Waters Flood Insurance Reform Act. It involves significant reform, including a new rate structure for flood insurance and flood hazard mapping. More at www.fema.gov.

• **If you are a hunter and own guns, read on.** Standard homeowner policies provide insurance coverage for guns, but there is a valuation limit - a set amount of coverage if a gun or guns are stolen. You may want to consider adding a floater that provides more coverage. For more information, call us.

• **Vacant unsold houses require special coverage.** When an unsold home becomes unoccupied, the existing home insurance policy only carries the vandalism coverage for 30 days. ALL coverage ends after 60 days! If you have a home for sale that is empty, call us immediately. You need to purchase a Vacant Dwelling policy until your property is sold.

• **Anyone in your family get engaged or married recently?** Let them know we can provide proper insurance coverage for engagement rings. It is valuable coverage that is often overlooked.

• **Planning some home construction?** Make sure all your home construction and repair contractors have proper workers' comp and liability insurance. How? Ask them to show you a Certificate of Insurance from their insurance agent.

You'll always get personal service with McBride at your side!



FACTS OF LIFE

Using whole life insurance to build cash for future college expenses



It's an option that provides many benefits if you have a small child or grandchild and you want to start a college financing plan now. Whole Life not only provides income in case something happens to dad or mom, but builds cash value that can be borrowed and used for college expenses. The cash value in a whole life policy accumulates on a tax-deferred basis. And, permanent insurance is not typically an includable asset when a child applies

for financial aid.* **For more information about how this type of plan might work for you and your family, call John McBride. We represent Ohio National Life Insurance Company, national leader in whole life insurance.**

**Source: Sallie Mae Expected Family Contribution Estimator*

PERSONAL SECURITY

Protect against the theft of your Social Security number



Reduce the risk that your Social Security number will be "stolen" from your Medicare card. One popular way is to make a color copy of the card with the number deleted or the last four digits blacked out. Carry the copy with you and use it if asked to produce your card by a medical provider.



Sensible driving saves energy

According to reports at fueleconomy.gov, aggressive driving (speeding, rapid acceleration and braking) wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town, the report points out. Generally, gas mileage decreases rapidly at speeds above 50 mph. You can assume that each 5 mph you drive over 50 mph is like paying an additional \$0.25* per gallon for gas!

**Based on an assumed fuel price of \$3.61 per gallon.*

BIKER SAFETY

Attract attention on the road



Bicyclists and motorcyclists should go out of their way to be seen, safety experts say. Three ways to make sure riders attract the attention of other drivers are recommended. Don't ride in outer clothing that is black or another dark color. Bright colored clothing increases visibility. Second, position your bike on the road to make sure you are seen. Third, make contact with car and truck drivers to make sure they see you, especially at intersections. Incidentally, a recent report by a major insurer, indicates that 46 percent of all motorcycle crashes occur at intersections!

There is a natural tendency to throw water on a greasy pan fire. It won't work. In fact, the use of water or a fire extinguisher could actually spread the flames. Instead, cover the pan with a lid or toss baking soda on the fire. If you are cooking inside on a stove, quickly turn off the burner and remove the pan. This is a good tip to pass on to everyone in your home who cooks. Grease fires are a frequent cause of home fires.



THANK YOU FOR REFERRING US TO A FRIEND!

About 60% of our new customers are the result of referrals from loyal clients like you. When you refer someone, ask him or her to mention your name when they contact us. We'd like to thank you personally!



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IN THIS ISSUE:

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- How to get more miles per gallon
- Smother grease fires
- Protect against theft of your Social Security number

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