



Insurance INSIGHTS

Information and ideas for customers of John F. McBride Insurance Agency • Spring/Summer 2014

SPRING "SPRUCE-UP"

Now is a good time to take stock of your home protection needs and insurance coverages!



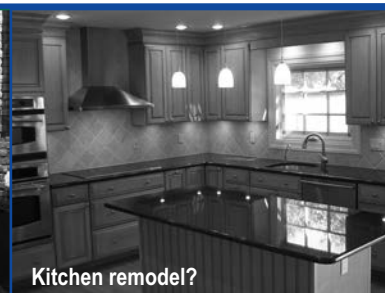
New swimming pool?



Sunroom addition?



Acquired artwork?



Kitchen remodel?

Spring is traditionally a renewal time in New England, a time to do some "sprucing up" around the home – a little bit of cleanup indoors and outside, a little bit of painting here and there, planting the gardens, raking the yard, and, yes, dusting off the golf clubs, and tennis rackets. It's a time of personal rejuvenation after a long, dark winter.

Why not an insurance "spruce-up"?

You have entrusted us to provide sound advice and counsel to help you make informed decisions about maintaining the proper protection for your family and your property. To do that, we need your help. We need to know about any major changes that may have an effect on your home or car insurance. As a start, we suggest a quick review by phone or email.

Here's a starter checklist

- Have you made any major external improvements such as adding a sunroom, deck or garage?
- Have you remodeled your kitchen?
- Have you installed an in-ground or above-ground swimming pool?
- Have you put in a new burglar alarm system or added deadbolt locks to your doors?
- Have you purchased or inherited any valuable jewelry, antiques or artwork?
- Have you started an in-home business?
- Have you installed a GPS in your car?
- Do you have a teenager who will get a driver's permit or license this year?

Do major changes mean higher premiums?

Often, the answer is no. In fact, your "spruce-up" may reveal that you can save money by eliminating a coverage overlap. Maybe the time is right to choose a higher deductible for your homeowner's policy or your car insurance. This "self-insuring" decision would lower your premium amount. Some changes such as installing a new alarm system in your home or in your car will qualify you for money-saving discounts.

If you answered yes to any of our spring "Spruce-Up" questions, or if you plan to make any of those major changes in the near future, we encourage you to con-

Test Your Insurance I.Q.

Q. John, I'm one of those avid golfers! I have often wondered about any personal liability I have if I hit someone with a wild shot. Could I be subject to a claim? Would my homeowner's policy cover me?

A. The liability part of your homeowner's policy will pay for an injury if you are held "legally liable." The injured person must prove that you failed to use ordinary care. Generally, if you shouted out a warning about an off-course shot, it would be considered sufficient care. Always a good idea: shouting **FORE!**

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

The Personal Touch

By John McBride, Jr.



• **NEWS FLASH!** The MA RMV has restored the sending of license renewal reminders by regular mail. Drivers will receive postcards to remind them about the expiration date of their license. The postcard will also indicate if the driver is eligible to renew online at massRMV.com or must renew at an RMV branch. For more information, and news about a change in road test rules, visit the RMV website.

• Walkers, runners and bikers urged to wear reflective vests.

Dusk can decrease visibility for drivers. So can rainstorms that darken skies. All are good reasons to consider wearing reflective clothing that can make a biker or walker visible hundreds of feet away. The more time motorists have to maneuver and pass safely, the better!

• Spring safety tip reminder:

MA State law requires anyone who digs on

home or business property to notify utility companies before starting. Always check on digsafe.com before starting to dig to find the location of lines on your property. If you damage a service line on your property you will be responsible for the repair cost.

• **When to use headlights.** By law, Massachusetts drivers are required to have their headlights on a half-hour after dusk until a half-hour after dawn.

• **College students property coverage.** Your son's or daughter's personal possessions are fully covered by your homeowner's policy (subject to any deductibles), if they live in a dormitory or fraternity house on campus. **Exception:** If the student is living off-campus on a year-round basis, he or she should obtain Renters Insurance.

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



FACTS OF LIFE

What would it cost to replace a stay-at-home parent?

Families with children have a need for life insurance. Especially families with a stay-at-home parent. Unlike the old “Father Knows Best” days, today’s stay-at-home parents (mom or dad) are often financial managers, taxi-drivers, educators in home-schooling situations, and travel directors... along with handling their traditional chores such as meal preparation, laundry, housekeeping, and child care. How much would it cost to pay for all these services plus daycare and after school care if a stay-at-home parent was no longer in the picture? Where would the money come from?

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



HOME RISK MANAGEMENT

The power to save lives!!!

Did you “spring ahead” by checking the batteries in your smoke and carbon monoxide detectors? Fire safety officials suggest checkups at least twice a year, when Daylight Savings Time ends in the fall and begins in the spring. If you hear a “chirping” sound coming from the detector, chances are the battery is running low. Do a monthly test of the alarm by pressing the test button on the unit.

PERSONAL SECURITY

Risky Tweets and Facebook posts can lead to law-



The risks run the gamut from cyber-bullying to libel to slander. And those risks are real whether they occur on a web-site, in an e-mail, during

a chat room session, or on social media sites such as Facebook, Twitter, Instagram or Pinterest.

If you don’t have Personal Injury endorsement on your homeowner or renters policy, we strongly encourage you to consider this low-cost protection. Especially if you have a youngster or teenager who is super-active online. The endorsement provides coverage for libel (“writing dumb stuff”), slander (“saying dumb stuff”), defamation of character, and invasion of privacy, whether the incidents occur online or off-line.

Call or email us today to request a quote.

Texting while stopped in a traffic jam

Both are violations subject to a \$100 fine for the first offense; \$250 for a second, and \$500 for a third. The Massachusetts Safe Driving law says a driver who is on the phone shall be considered driving unless “the vehicle is stationery and not located in a part of the public way intended for travel.”* In short, use of the phone and texting is okay if you are off to the side of the road out of the travel surface or in a parking lot.

**The only exception: reporting an emergency*



CALL OR E-MAIL US ANYTIME YOU HAVE A QUESTION ABOUT YOUR INSURANCE OR INSURANCE ISSUES. THAT’S WHAT WE ARE HERE FOR.

ROAD SAFETY CORNER Buckling up the kids



Small children must be buckled up in a child safety seat. Effective July 10, 2008, the Massachusetts Child Passenger Safety Law also required 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.

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:

- Life insurance for a stay-at-home parent
- Risky online behavior can be costly
- Spring “spruce-up” for home insurance

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