



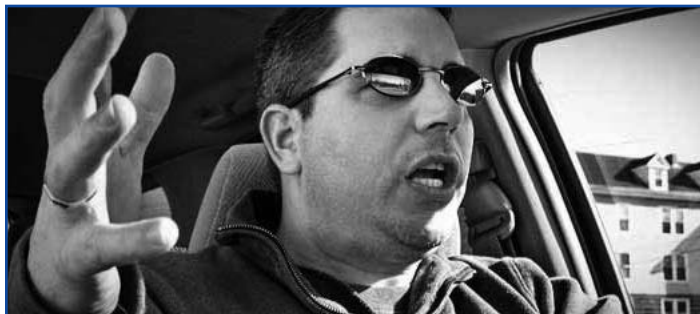
Insurance INSIGHTS

Information and ideas for customers of John F. McBride Insurance Agency • Winter 2015

DRIVER SAFETY ALERT

Aggressive driving is a top threat to safety according to recent opinion surveys

Life is moving at a faster pace than ever before. Crash data show continuous increase in the number of deaths and injuries that can be attributed to speed, distracted driving, and failure to observe common sense rules of the road. Undoubtedly, our haste to get where we want to go is a factor.



about the risks associated with aggressive driving and encourage them to adopt safe habits when they are behind the wheel. Here are a few defensive driving ideas to consider.

What is aggressive driving?

Aggressive driving can include unsafe behaviors such as exceeding speed limits, frequent and unnecessary lane changes, tailgating, running red and yellow lights, failure to yield to oncoming traffic, impatience during merging traffic situations, U-turns...and other bad driving habits.

Reasons for the increase in aggressiveness

- **Lack of responsible driving behavior** Sharing roads with fellow travelers should be a cooperative venture, not a competitive sport. The important goal is to arrive safely at one's destination.

- **Reduced levels of enforcement**

The risk of getting a traffic violation is directly related to the level of traffic enforcement. Unfortunately, many states and towns have had to cut back on traffic enforcement due to budget constraints.

- **More congestion, especially in urban areas**

Over the past 30 years, the number of miles driven in the U.S. has increased by 39 percent. By contrast, the number of miles of available roads has increased less than one percent. Some drivers respond to the frustration of driving in high-density traffic by acting aggressively.

Safety precautions for your family

The best offense to aggressive driving by others is your defensive driving skills. Talk with your family members

- **Keep a rear mirror eye on tailgaters. Let them pass.** If you are in the left lane on a highway and someone is pushing to pass you, move over and let them go. Let drivers who approach yield situations too aggressively (especially those yield situations at restaurant and gas plazas on thruways) move ahead of you.

- **Try to keep your own emotions in check** when you come across discourteous or inept drivers. Patience is a virtue.

- **If you are concerned for your safety** and the safety of others (i.e. a driver who is weaving in and out of traffic at break-neck speeds, a driver ahead of you who is weaving back and forth across the road, etc), call 911 and tell law enforcement officials.

For more information: *National Safety Council, National Highway Transportation Safety websites and Smartmotorist.com*

Test Your Insurance I.Q.

Q. John, what is the law in Massachusetts regarding use of cell phones while driving?

A. Text messaging and other Internet-related activities are banned for all drivers. **Fines:** \$100 (first offense), then \$250, then \$500. Cell phone use is prohibited for drivers under 18, as well as use of other mobile electronics. Fines as above, plus graduated license suspensions. School bus operators and other public transit drivers are barred from using cell phones while driving. **Fine:** \$500.

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

The Personal Touch

By John McBride, Jr.



- **MAPFRE/Commerce offers new mobile app.** Go MAPFRE now provides customers on-the-go an alternative and an easy way to connect with MAPFRE/Commerce Insurance at their convenience. Download the app for your Apple or Android device by going to the Apple Store or Google Play.

At www.commercecares.com, create your personal online account to access your policy, claims and billing information. Pay your bill online or enroll in our EFT payment plan to save time and lower monthly service fees. In addition, you can go paperless to receive your bills automatically and may qualify for the Green discount.

- **Ice melt tablets help prevent water damage** caused by ice dams. Every year we have homeowner clients who suffer severe losses from the water backups that result from damming at eave areas.

A roof rake can remove snow accumulation before it melts and re-freezes into a dam.

- **Arbella introduces online self-service portal.** On November 14, 2014, Arbella insurance unveiled MyArbella. This tool permits the company's Massachusetts Personal Auto customers to access their policy information 24/7 and to conduct simple transactions from any device. For more details, go to arbella.com.

- **One minute review of your home insurance policy** could save you a financial loss. Read the Declarations Page "Dec" (front) of your policy. It provides a useful summary. You don't want to file a claim and find out that you have not purchased coverage for that type of loss. Please call us if you have any questions or want to inquire about adding coverage.

Personal service at your side, that's McBride!



FACTS OF LIFE

“I’m too young to need any life insurance!”

Buying a life policy as soon as you can has many benefits. For one, rates go up as you grow older. Buying when you’re young and in good health, and locking in low rates for as long as possible makes good sense. Things happen such as an unexpected medical condition that will make life insurance more expensive or not available to you. In a few years, you may take on new family financial responsibilities that require a sound life insurance program. Your policy will be more expensive at that point. And while it is not pleasant to discuss, your untimely passing from an accident or illness could place a financial burden on another family member.

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.

At McBride, our Service First review keeps your insurance protection up-to-snuff

Have you made an addition to your house? Added a garage? Installed a new “home theater?” Or started a business in your home? Have you purchased precious antiques or jewelry or computer systems recently? How about the replacement value of your house and outbuildings? Are you sure you are properly covered?

Any of these changes could leave you underinsured and vulnerable if you have a loss. Our *Service First* review helps you identify any gaps that would leave you unprotected. It also could save you money if we find there are overlaps that leave you over-insured! The review only takes a few minutes, usually right on the phone. *Call today and let us know about changes that you think may affect your homeowners or renters coverages.*

Did You Know?

Report enhancements you make to your vehicle

Please notify us if you make additions to your vehicle and want them protected against loss or damage by your insurance policy. Typical items: a new sound system; truck caps; expensive hubcaps; installed GPS system; snowplow attachment. No claim payment for damage or theft claims can be made unless items like these are added to your insurance policy.

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



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!

It is understood that the publisher is not engaged in rendering legal, accounting or other professional service. If legal or other expert advice is required, the services of a professional should be sought. Insurance information is general in nature; for specific coverage provisions, review contractual policy provisions.



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PRICE AND VALUE

“We fix \$12 haircuts”

Even in this economic climate man does not live by price alone. We recently read a story about a beauty salon that was offering haircuts for \$12, undercutting his chief competitor less than a block away who charged \$30. After giving it a lot of thought, the competitor realized that the \$12 charge was possible because his rival’s staff probably wasn’t as well-trained as his own. So he put a sign in his window “We fix \$12 haircuts.”



MORAL: Insurance is no different. Huge advertised differences in auto or home insurance prices online or on TV could result from the use of “cut-rate” coverage standards that can leave the customer under-insured.

Source: Independent Agents & Brokers site: www.iiaba.net

SAFETY CORNER
Preventing backover accidents!



With alarming regularity, there are reports of larger vehicles --- pickup trucks, SUVs, vans --- being involved in backover accidents seriously injuring young children. To demonstrate visibility problems, a recent television show depicted 26 kids clearly behind an SUV, but out of the mirror views of the driver.

Here are a couple of simple, common-sense preventive steps: Do a walkaround just before you back up; back your vehicle into the garage or driveway so you are able to do a frontal check as you enter the vehicle and so that any objects will be more clearly in view as you drive out.

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John F. McBride
Insurance Agency
One Treble Cove Road
North Billerica, MA 01862