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ANIMAL COLLISIONS

Collision with an animal is more common than you think. Hundreds of millions of dollars in property damage to vehicles is one of the unfortunate results.

Animal collisions occur in all 50 states and tend to increase in the fall and winter. Deer strikes typically occur on rural and suburban roads in the late afternoon and after sundown, but hitting an animal can occur anywhere.

Surprisingly, colliding with an animal is not covered by "collision" coverage. Rather, it is covered under "comprehensive" coverage, often referred to as "other-than-collision" coverage. If you do not currently carry this coverage, you will likely be responsible for the costs associated with such an accident.

If you live in an area with deer or other large animals that might enter the roadway, you might consider adding comprehensive coverage to your policy. It's often



affordable, and its price can usually be adjusted based on how much of a deductible you are willing to shoulder.

Fire Extinguishers Save Lives, Property

A properly used fire extinguisher can save your family's life and property. It's important to train every member of your household on the location and use of fire extinguishers. Remember that a fully charged extinguisher typically discharges for only about 10 seconds, so proper use is essential.

Also essential is making sure the extinguishers you buy for your home are appropriate for the fire hazard. Extinguishers have different classifications depending on what types of fires they are designed to fight. Following are six basic types:

CLASS A

Cloth, wood, paper, rubber and ordinary combustibles

CLASS B

Grease, gasoline, oil and other flammable liquids

CLASS C

Plugged in appliances and other electrical fires

CLASS D

Flammable metals

CLASS K

Cooking and other types of oils typically found in kitchens

MULTI-PURPOSE

Good for Class A, B and C fires

Take an hour this weekend to familiarize all occupants of your home with your fire extinguishers. You may be glad you did!

INSURE AGAINST FLOOD



Many homeowners believe that a powerful hurricane is necessary to cause widespread damaging floods. However, the recent floods that devastated portions of Tennessee, Georgia and other states are proof that floods can occur without warning.

Floodwater will cause expensive damage to your home and its contents, but standard homeowners insurance will not pay to help you recover from the damage. The only way to get the financial help you need is from a flood insurance policy.

Flood insurance is available for any homeowner who lives in a community that participates in the National Flood Insurance Program. To find out if your community participates, visit www.floodsmart.gov.

Properties located outside "special flood hazard areas" or "flood zones" account for 30% of the properties damaged by floods in the U.S. This fact is an important reminder that everyone should consider purchasing flood insurance.

For more information, call our service team today.

INSURING ATV RISKS

All-terrain vehicles (ATVs) can be a lot of fun, but they can also lead to serious and expensive bodily injury claims if not used properly. If the worst happens, it's important to know what insurance coverage you may have.

Auto Insurance Policy

Your auto insurance offers very little coverage for ATVs. The only exceptions are if the ATV causes an accident while being used in a medical emergency and for accidents caused by non-owned golf carts. There is no coverage for damage to the ATV itself.

Home Insurance Policy

A typical home insurance policy will

cover liability arising from the use of the ATV if the injury occurs while being used in maintaining your residential premises, but it won't cover injuries that occur elsewhere. Other exceptions are unlikely and should not be relied upon as a substitute for a separate ATV insurance policy.

To adequately protect your family from the exposures presented by the use of ATVs, consider purchasing an insurance policy designed for them. This way, you can be confident that most accidents will be covered regardless of where and how they happen. This is also how you purchase coverage to repair or replace the damaged ATV. For more information on an insurance policy designed for your ATV, call our service team today.

UNINSURED MOTORISTS

Insurance buyers like you know what it takes to protect your family from the financial devastation of an auto accident.

You purchase all the state-mandated coverage and then some, knowing you can't be too careful.

Unfortunately, not all drivers are like you. Many only purchase the bare minimum amount of insurance required by state law. Others forego the law altogether and choose to drive with no insurance.

Un- (and under- in some states) insured motorist coverage is designed to protect you and your family from such drivers. You'll need to check with us for specific details on your state's application of coverage because it varies by jurisdiction. However, the intent of the coverage is universal. It's designed to:

- Protect you from drivers that have no insurance



- Protect you from hit-and-run drivers
- Protect you from drivers with less insurance than required
- Protect you if the driver has insurance with an insolvent insurance provider.

For more information on how this valuable insurance coverage will protect you and your family, call our service team today.

POKING HOLES IN YOUR UMBRELLA COVERAGE

You purchased a personal umbrella policy because you understand the importance of additional insurance coverage and how it may protect your family's financial well-being and way of life after a devastating claim.

To obtain an umbrella policy, you likely had to prove that the limits of the policies that it covers, such as your homeowners and auto insurance, are no less than a dollar amount specified by the umbrella provider. Should you change those limits mid-term, you may be at risk of changing the way your umbrella will apply towards a loss.

For example, say your umbrella provider specified that to cover your homeowners policy your personal liability limit must be at least \$300,000. Halfway through the policy term you reduce the personal liability limit on your homeowners policy to \$100,000. Someone suffers a serious injury for which you are legally liable and a claim is filed. Your policy limit of \$100,000 is used up, but there are still bills to pay. You are certain everything is OK because you have a \$1 million umbrella policy. However, since



you no longer meet the terms of the agreement, the umbrella provider may not pay anything until the required minimum of \$300,000 has been met. In this case, you would be responsible for \$200,000—the difference between your personal liability limit (\$100,000) and the required minimum

specified by the umbrella provider (\$300,000). Some personal umbrella policies may not respond at all once the terms have been breached.

If you have an umbrella policy, be sure to check with your agent before making any changes to the underlying policies.

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HAVE WE GOT YOU COVERED?

Here's a quick way to let us know.



Don't forget your friends!
We'd be happy to provide them
great service.

PERSONAL PERSPECTIVE

THANK YOU FOR YOUR REFERRALS.

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

Here's the name and address of a friend who would like to receive this newsletter:

My name: _____

E-mail: _____

My preferred number: (____) _____

Best time to call: _____

PLEASE CALL ME ABOUT:

- ☐ My home insurance protection
- ☐ Car insurance
- ☐ Boat insurance
- ☐ Insuring my in-home business
- ☐ Personal umbrella policy



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INSIDE THIS ISSUE

- Insure Against Flood
- Insuring ATV Risks
- Uninsured Motorists
- Poking Holes in Your Umbrella Coverage

AUTO DISCOUNTS MIGHT BE AVAILABLE

Are you getting all of the discounts you deserve on your auto insurance premium? Auto insurance companies typically offer several discounts. Discounts range from details about the insured vehicle, such as safety devices, to details about insured drivers, such as driver's education course credit or accident-free drivers. It all depends on the insurer.

Discounts are also typically available for insuring multiple policies with the same company. Other discounts may be available for fewer miles driven. Even a good report card can translate into savings under some policies.

If it's been a while, check with your auto insurance provider and see what discounts are currently applied to your premium. Ask if additional discounts are available and how to qualify for them. You may be eligible for additional savings you didn't even know about!



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