



Personal Perspective

Insurance Update

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If a Tree Falls...

If a tree falls, does your home insurance make a sound?

Here's the good news: Standard home insurance policies will cover damages to insured structures (such as the home itself or a detached garage), as well as to contents, caused by a tree that is felled by wind-storm, hail and weight of ice, snow or sleet. Your home insurance will pay the damages and the cost to remove the downed tree regardless of whether or not the tree was growing on your property before the loss.

The cost to remove a tree can be substantial. In order for your home insurance to



cover this cost, the tree must have caused damage to an insured structure, blocked the driveway or blocked a ramp or walkway designed to assist the handicapped. Home insurance will not pay the cost to remove trees that simply fall into the yard.

Those with green thumbs, beware: If you've invested significant time and dollars into your home's landscaping, you will likely need to amend your current home insurance or purchase a separate policy to adequately cover custom landscaping.

For more information about your home insurance or how to properly insure custom landscaping, call our service team today. ■

Manage Garage Sale Risks

Having a garage sale is a fun way to clean out the house and make a few bucks. If you decide it's time to give others a go at your goodies, consider your home insurance. Specifically, if someone is injured while on your property, you could be liable for their injuries. This is why it is important to consider your liability limits and make sure they are adequate.

The Insurance Information Institute offers the following suggestions to protect eager shoppers from injury:

- Repair loose railings and cracked concrete that can cause injuries.

- Place sale items so that there is enough space to move about without tripping.
- Avoid placing items too close to stairs and ledges where people could fall.
- Keep sharp objects such as knives and scissors out of the reach of children.
- Do not sell items that you know are unsafe or hazardous, including recalled items.
- Keep your pets safely indoors during the sale.
- If someone does get injured, make sure that you get them medical attention as soon as possible. ■

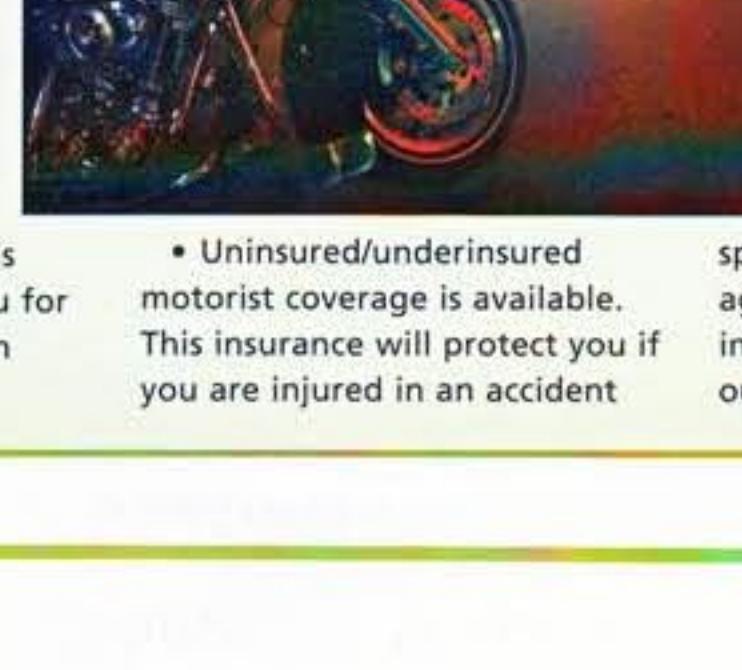
Off to College to Get More Knowledge

What's the commercial jingle? "It's the most wonderful time of the year..." Yes, those office supply stores are in the front of our minds in September as the credit card bills for back-to-school supplies roll in.

Thousands of dollars are spent per student by parents seeking to provide the best in technology and other learning aids for their college-bound children. The question is, how well protected are these items once they're hauled out of the minivan and up the dorm stairs? Are there ways your child can keep valuables safe in the busy and largely public atmosphere of a college dormitory? Here are some ideas to prevent costly losses at school:

- Buy and use a lockable footlocker.

They can be a little pricey, but they are bulky and can be weighted down to deter easy theft. Moreover, they can be locked, so big-ticket items can be



- stored more safely.
- Don't take keepsakes or expensive jewelry or memorabilia to school.
- Mark all electronics indelibly with

a serial number that is kept on record in case of theft. This will make identifying stolen items easier if they are spotted.

- Keep cash in the bank, and use a debit card.
- Get in the excellent habit of locking the door, and train roommates to do the same.

If a loss or theft does occur, report it to authorities and to your agent immediately. We will be able to assist you with the claim process if the items are covered. Remember, some items that your child takes to school might not be covered automatically by your homeowners policy. Check with one of our specialists to discover how to cover anything that isn't already insured. ■

Insurance for Bikes That Roar

There are 6.6 million motorcycles registered in the U.S. If one of those bikes belongs to you, consider the following insurance information:

- Most states require owners of motorcycles to purchase liability insurance covering bodily injury or property damage for which the user is legally liable. The coverage amount varies from state to state.
- In addition to liability insurance, you may also wish to purchase first-party medical coverage. This coverage will reimburse you for bodily injury you incur in an accident on the bike.

• Check to see if your policy covers guest passenger liability. This provides protection for you if a passenger is injured while on your motorcycle.



- Uninsured/underinsured motorist coverage is available. This insurance will protect you if you are injured in an accident

with an at-fault driver who has little or no insurance or commits hit-and-run.

- Consider insurance for the motorcycle itself. Similar to auto insurance, motorcycle owners can purchase collision and comprehensive coverage to cover damage to the motorcycle if it is in an accident or stolen. If your bike features expensive customizations, remember that your policy will likely not pay for those should they be damaged unless you specifically request that coverage. For more information on insuring your motorcycle, call our service team today. ■

Renting a Car

Going on a trip and need a rental car? Following are a few tips to prepare you for your next visit to the rental counter:

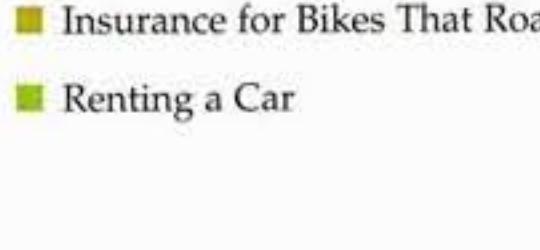
- Review your auto insurance policy to make sure it covers the use of rental cars. If so, be sure to check if coverage applies only to personal use or if it will also cover you while on a business trip.

• Keep in mind that, if you do not carry collision or other-than-collision (OTC), commonly called "comprehensive," coverage on one of your own cars, then you will not have coverage if the car you rent is damaged or stolen. In this case, you will be personally responsible for any damage or loss to the rented car. For this reason, many choose to purchase the rental company's damage waiver. These waivers do provide this coverage but are usually pricey. One important aspect of the waiver is that it will cover costs incurred by the rental company for loss of use, whereas many auto policies will not pay these costs and you

will be personally responsible for the charges.

- Other policies typically offered by rental companies include personal effects and personal accident insurance. The former is intended to reimburse you for losses to personal items if stolen from the rented car. If you have home or renters insurance, chances are you already have coverage for such losses. The latter is intended to pay for medical expenses if you are in an accident in the rented car. If you have auto or health insurance, chances are you already have coverage for such losses.

For more information on how your current insurance will or won't cover you in a rented car, call our service team today. ■



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Texting and Driving — A Teen Trend

The National Highway Transportation Safety Administration reports that 80% of accidents are due to distracted driving. The organization reports that nearly half (48%) of those asked consider cell phone and other technology use the most dangerous distraction.

Drivers talking on the phone are everywhere (just look beside you at the next red light and chances are you'll catch someone blabbing away). More disturbing, however, is a finding in the report stating that nearly 40% of teens and "Gen Y'ers" who own cell phones admit to sending text messages while driving. Sending a text message requires much more visual, cognitive and manual attention than speaking, the organization says.

"Texting" and driving is an extremely dangerous practice. It is imperative that you take the time to teach those in your household how dangerous their phone becomes when the user is behind the wheel. For more information on the dangers of driving and cell phones, visit www.nhtsa.dot.gov. ■