



David G. Sayles Insurance Services

899 LINCOLN AVE.
GLEN ROCK, NJ 07452

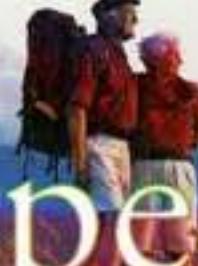
PHONE:
(201) 652-0407
(800) 439-0292

FAX:
(201) 652-0721

Personal Perspective

Insurance Update

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Side-Impact Safety Seats

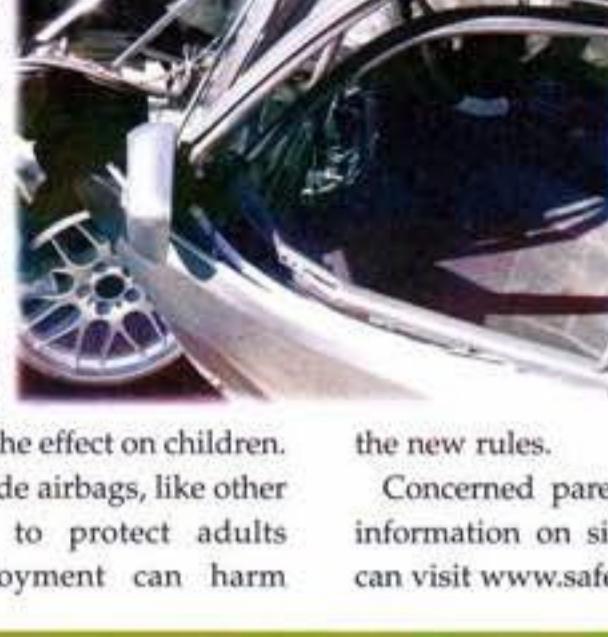
The National Highway Traffic Safety Administration (NHTSA) recently drafted new regulations in response to an abundance of data showing the severity of side-impact crashes. The new regulations, which are to be implemented in vehicles starting with the 2009 model year, are placing emphasis on the importance of side airbags that protect passengers' bodies and heads.

A major concern with side-impact crashes and

the use of side airbags is the effect on children. Research indicates that side airbags, like other airbags, are designed to protect adults and that airbag deployment can harm

children and small adults.

In response to concerns, a few manufacturers are marketing car seats designed for side-impact crashes. The seats have padded "wings" on both sides designed to absorb the unpredictable motions a side-impact crash can inflict on passengers. Marketed heavily overseas, these seats have not reached major production in the U.S., as many car seat manufacturers are choosing to wait until the arrival of



the new rules.

Concerned parents who would like more information on side-impact crash protection can visit www.safekids.org.

Home Renovations That Reduce Property Damage

Have you been reading about widespread property damage in storm-prone areas? A new wave of contractors hopes to use new building technology to prevent wind and water damage.

The Partnership for Advancing Housing Technology reports that contractors are using new methods to reconstruct damaged properties to mitigate future losses that ultimately cost all insurance buyers via increased premiums. These methods are becoming widespread and, if used in your home, could result in a premium discount for you. Examples include:

- Baffled-ridge vents which block moisture from infiltrating attics and ceilings by high winds.

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• Elastomeric coatings which help prevent water damage

• Doors that swing outward, helping reduce wind load and water penetration

• Storm shutters

• Straps that reinforce the first story of the structure to its foundation

• Concrete construction that is cast in place to help prevent wind damage

• Ring-shank nails to help secure sheathing panels

Next time you upgrade or renovate, look into protecting your home through new technology.

Float Your Boat

Although your state might not require boaters insurance, it's in your best interest to carry it. The insurance that your lender mandates is usually designed to pay off what is owed rather than protect your assets in case of an accident or other loss. Carrying both property and liability is recommended, since settlements can sometimes run into big money.

On the property side, a typical boat owners policy covers the boat and its attached equipment. Property you take on board is usually not covered; this includes clothing, jewelry, sports and fishing equipment, electronics and cameras.

Liability coverage is normally included in a boat owners policy. That will cover your legal obligations for damages or injuries sustained by another party, but there are limits and exclusions.

Different carriers offer different limits, different exclusions and different rates, and the type of boat you have will affect your insurance needs. Your marina or boat club may have special



insurance requirements, so be sure to read your agreements with them. To cover risk that is excluded from your boat owners policy, you might be able to carry an umbrella policy on your homeowners insurance.

Discounts on boaters insurance might also be available from insurance companies. We can help you find out about those and assist you in getting the right coverage for when you leave the bonnie bonnie banks. Call us today!

What If Your Negligence Injures a Housekeeper?

Keeping a clean house—desired by all, achieved by few. Maid and home-cleaning services are now a multi-billion-dollar industry.

Most large cleaning services maintain their own insurance for property damage, liability and workers compensation. However, many homeowners forgo the larger business option, choosing instead to entrust their homes to independent contractors. These individuals often carry insurance as an added incentive to their services. Many, however, do not.

This can be a problem if the housekeeper breaks something of yours.

It can be a bigger problem if they break something of theirs and it's your fault.

Check with your housekeeping service to determine their insurance and call us to cover your liability for contractors, such as housekeepers, who might not carry their own insurance.

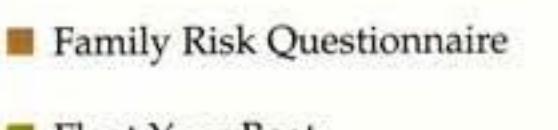
Con-GRAD-ulations!

Your graduate has made you proud, and you intend to celebrate with family and friends. If your plans include a big party, you might want to obtain special events insurance.

Whether it's the swimming pool or the second floor deck, the rare hamburgers, the provision of alcohol or the warm potato salad, there are risks associated with your special event. You could also be dealing with expensive equipment that isn't yours, such as sound systems, tents, tables and chairs, even lights and cameras.

Since your homeowners policy might not completely cover injuries or property damage that can occur during a special event, you should consider purchasing special event coverage. This is a limited time and location policy that mitigates risk associated with an event.

When planning your next big shindig, determine how your current policy applies and call us to get the insurance your special event needs.



- Family Risk Questionnaire
- Float Your Boat
- What If Your Negligence Injures a Housekeeper?