

Insights and Updates



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What to do after an accident

Although car accidents are more prevalent in the winter months, what you need to do after an accident never changes. It can be hard to think clearly after a crash, so it is important to know beforehand what to do first and what questions may need to be answered. This checklist may help you know what to do after a car accident.

We encourage you to review it now and keep a copy with you in your car.

- **Don't panic.** Panic may cause others to panic and make the situation worse.
- **Determine the extent of damage** and whether there are any injuries that need immediate medical attention.
- **Take pictures.** Almost every cell phone or smart phone now has the capabilities for photography. Take pictures from as many angles as possible, take pictures of the scene, of all of the vehicles (if any)

involved. It is also a good idea to keep an old cell phone in the car, either for camera purposes or to call 911. You do not need an active service for a cell phone to utilize 911, but be sure you have the charger as the battery may need to be charged. If you don't have a cell phone, keep a disposable camera in the car.

- **File an accident report.** Even for a minor accident, it is important to make sure there is a legal accident report. You are required by the New York State Vehicle and Traffic Law to stop and exchange information with involved drivers. Do not leave the scene until the police file a full report. If the property damage of any person is \$1,001 or more, all the involved drivers are required by this law to file form MV-104 no more than 10 days after the accident. If a person is injured or killed, you are required to notify the police immediately. If

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you need a copy of your accident report, call or visit the local police department where the accident occurred. Ask if the report is ready and what the fee is. If the report has been filed and processed by the DMV, you will need to contact them.

- **Do not discuss the accident.** You should only talk about the accident with the police and your insurance agent.
- **Call us as soon as possible.** By keeping us involved from the start, we can help you in the administration of your claim.



Smarter home inventories

Should your household belongings be lost to fire or theft, how can you or your insurer possibly know exactly what you lost without an accurate and detailed listing of your valuables? A home inventory provides a practical way for you to ensure that everything you own is protected fully from loss. It gives your insurer a record that helps determine the amount of your loss, assures that you receive appropriate reimbursement and can accelerate the claims process.

With new smart phone applications, creating a home inventory is easier than ever. The National Association of Insurance Commissioners recently launched an Android version of its popular myHOME Scr.APP.book iPhone app. It's free and allows users to quickly capture images, descriptions and serial numbers of their possessions. The application organizes everything by room and category, and creates a back-up file for easy off-site recovery.

Be sure to update your inventory regularly as you acquire new items—particularly those of high value. Also, a standard homeowners policy generally limits the amount of coverage on certain possessions (for example: jewelry and silverware) and may not be adequate protection for other possessions (for example: cameras and fine arts)—consider purchasing additional insurance on these items. Give us a call today for more information and the best advice on your personal insurance needs.

Don't be sunk by spring flooding

We're all happy when the mounds of snow that pile up during winter start to recede due to the spring warmth. However, the relief of putting the shovels and snowblowers back in storage could be counterbalanced by the knowledge that the water from melting snow has to go somewhere.

Combining this with reliable "April showers," means flooding can pose a very serious threat. Flooding can damage your property substantially, and as many discovered after Irene and Lee last summer, you don't necessarily have to live near a body of water for it to occur. However, there are precautions you can take to minimize the risk.

The most important thing to remember is that a homeowners policy does not cover flood damage. To guard yourself against flooding, give us a call and arrange to buy a policy from the National Flood Insurance Program. It's also a good idea to acquire sewer backup coverage

and, if you have one, a sump pump endorsement in case it fails. In addition to making sure you have adequate coverage, there are some practical precautionary steps one can take.

Putting items in the basement up on pallets instead of directly on the floor will prevent a few inches of water from doing mass damage. Store important documents and equipment in the attic, or bring them up to the first or second floor if a flood warning goes into effect. A backup generator will keep crucial equipment up and running during power outages. If you have a finished basement with carpeting, furniture, etc., make sure it's covered as such on your policy; some will only cover major equipment in the basement like furnaces and hot-water heaters.

As always, if you have any questions or need any advice, as your insurance advisors, we are available to help you.





The dangers of drunk driving

Every day, 36 people in the United States die and approximately 700 more are injured in motor vehicle crashes involving an alcohol-impaired driver. The annual cost of alcohol-related crashes totals more than \$51 billion.

The latest Insurance Institute for Highway Safety study revealed there were nearly 13,500 alcohol-related fatalities a year—one death every 39 minutes.

What can I do to help reduce drunk-driving incidents?

The best way to help curb the nation's drunk-driving crisis is not to contribute to the problem. If you've had too much to drink, do not attempt to drive. Instead, call for a cab or ask a sober friend to take you home.

Likewise, never accept a ride from someone who has been drinking. And, do not allow intoxicated friends to get behind the wheel of a car.

How can I protect myself from drunk drivers?

It is estimated, approximately 4 million innocent people are injured or have their vehicles damaged in alcohol-related accidents each year.

To protect yourself, wear your seat belt

at all times, and make sure children are secured in child safety seats in the back seat. Also, be aware of the warning signs of drunk drivers.

What are the warning signs of a drunk driver?

Be cautious of any driver who:

- makes unnecessarily wide turns;
- straddles lanes or drives on the median line;
- drives at night without headlights;
- drives at speeds below the speed limit;
- brakes erratically or stops without cause;
- accelerates or decelerates rapidly; and/or
- nearly strikes an object or curb.

What should I do if I encounter a drunk driver on the road?

If you notice a driver displaying any of the warning signs above, maintain a safe distance from the vehicle and do not attempt to stop it.

Instead, note the vehicle's license plate number, the vehicle's description and the direction in which it is traveling. Then contact the police. Your action could save lives.

I'm hosting a party and I'm concerned about my guests drinking and driving. What can I do to reduce the risk?


Home hosts have a duty to serve alcohol responsibly and conscientiously. They need to see to it that intoxicated guests do not get behind the wheel of a car, creating a risk of harm to themselves and others on the road.

Follow these tips to ensure safety when serving alcohol at your next party:

- **Serve alcoholic drinks only upon request**, and offer nonalcoholic beverages such as sparkling water, fancy juice drinks and soft drinks.
- **Avoid making alcohol the main focus of the social event.** Entertain guests with music, games and dancing.
- **Always serve food when serving alcohol.** High-protein foods such as meat and cheeses take longer to digest, slowing the rate at which the body absorbs alcohol. However, try not to serve salty foods, which make people thirsty and inclined to drink more.
- **Be careful not to serve alcohol to minors.** Limit access to the bar if minors are on the guest list, and verify the ages of young guests before serving them.



Your children at home may still be covered by your insurance



As our children grow up, they move out of the house and take on the responsibilities of adulthood, such as the purchase of their own car, house/apartment and health insurance policies. However, in these economic times, more and more adult children continue to live at home longer. The good news about many insurance policies is that adult children in your household are often protected.

Auto. Regardless of age, everyone who lives in the same household (even if away at college) is eligible to be on the same auto insurance policy. Give our agency a call so we can make sure all drivers are named on your policy and search for all available discounts (i.e., safe driver, multiple car, etc.).

Property. A standard homeowners policy will cover the personal property of a household family member while that property is located anywhere in the world, subject to specific policy limitations. A resident adult child will have the same protection as his or her parents. However, some personal property may need special

treatment due to limitations or exclusions in the policy. Our agency can help you determine if there is a gap that needs filling by reviewing with you the type of property you and your children own.

Health. Changes to federal health-care law allow children to remain on their parents' insurance plan until their 26th birthdays, whether they live at home or not. Individuals who are younger than 26 also can return to a parent's health-insurance policy even if they had been removed from it previously. Also, under New York state law, the young adult may continue group health coverage through age 29 when certain conditions are met.

If you have a question about how one of your insurance policies may cover an adult child living at home, give us a call. We are happy to review your insurance policies and help you get the coverage you need.

News from our agency

The benefits of using an agent

By using a professional independent insurance agent to purchase insurance, you—as the policyholder—will receive more personal service. An agent with whom you have direct contact can be vital when purchasing a product and absolutely necessary when filing a claim. As your local, independent agent we are able to deliver quality insurance with competitive pricing and local personalized service.

Whether it's for your car, home, boat or any other special need you may have, we work with you to select the level of protection you need. Our staff of personal insurance specialists will help you choose programs designed to fit your goals, budget and lifestyle. Give us a call today!

