



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.



Talk with your family members 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.

- **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 web-sites and Smartmotorist.com

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.

Test Your Insurance I.Q.

Q. Charles, if a tree or big branch falls on my car during a snow or wind storm this winter, does my homeowner's policy pay for the damage?

A. No. At home or away from home, you are only covered for this type of loss if you have comprehensive coverage on your auto policy. However, if a tree or branch hits your house or another insured structure such as a detached garage or shed, you can file a claim for damages and removal of the tree under your homeowner's policy. For more details about coverage situations, give us a call.

We invite you to submit questions for this regular column. Email your questions to: nzi@nziagency.com.



Behind the Scenes

By Charles Zammito, President

- **Do you have a business in your home?** There is very limited coverage for your business in your homeowner policy. We encourage you to contact us about our special "business-in-the-home" policy. It provides valuable property and liability protection at a modest cost.

- **Anyone in your family get engaged or married recently?** Let them know we can provide proper insurance coverage for engagement rings. It is valuable coverage that is often overlooked.

- **Vacant unsold houses require special coverage.** When an unsold home becomes unoccupied, the existing home insurance policy only carries the vandalism coverage for 30 days. ALL coverage ends after 60 days! If you have a home for sale that is empty, call us immediately. You need to purchase a Vacant Dwelling policy until your property is sold.

- **Planning some home construction?** Make sure all your home construction and repair contractors have proper workers' comp and liability insurance. How? Ask them to show you a Certificate of Insurance from their insurance agent.

- **If you are a hunter and own guns, read on.** Standard homeowner policies provide insurance coverage for guns, but there is a valuation limit - a set amount of coverage if a gun or guns are stolen. You may want to consider adding a floater that provides more coverage. For more information, call us.

- **Ice melt tablets help prevent water damage** caused by ice dams. Every year clients suffer severe losses from the water backups that result from damming at eave areas. Also, a roof rake can remove snow accumulation before it can melt and refreeze into a dam. **Step one this fall:** clear your gutters of leaves or other debris.

UPDATE FROM 955 WASHINGTON STREET

Busy, busy summer at the office



• On September 1, we took over the day to day operations of Donnelly and Lydon Insurance. They have been a fixture in the Norwood community for over 40 years. They built their business on personal attention to customer service that you do not find in many agencies today. This is why we feel the move is a perfect fit for us. We welcome all of the Donnelly and Lydon clients to the Zammito family.

• In late July, we received notice that our application to sell insurance in New Hampshire was approved. This will give us a chance to insure your vacation houses in the Granite State, and to insure your friends and family who make their homes there. Please call us for more information about our NH services.

• Our name and reputation grows in insurance circles. This summer we had several insurance companies contacting us and asking us to represent them. We currently have three companies who write automobile insurance and ten writing homeowners insurance.

• We appreciate your spreading the word about our services. We often find that many of our new customers have not had a proper insurance review in years. When we do a comprehensive review for them, it usually results in MORE protection for the same or less cost than they were paying before!

Thank you for choosing us for all your insurance needs.

PERSONAL SECURITY

Protect against the theft of your Social Security number



Reduce the risk that your Social Security number will be “stolen” from your Medicare card. One popular way is to make a color copy of the card with the number deleted or the last four digits blacked out. Carry the copy with you and use it if asked to produce your card by a medical provider.

MAKING HEADLINES

The votes are in – we’re #1 again!



Once again, we have the pleasure of announcing that

participants in the 2013 Community Newspapers Readers Choice poll have voted the Zammito Agency as the number one insurance agent in Norwood and the region. We are deeply appreciative of this vote of confidence in our professionalism and our services.

Thanks to all who voted.

SAFETY ON THE ROAD

“It Can Wait” Pledge

This is the slogan for a national public awareness campaign to combat distracted driving. The campaign focuses on the dangers of texting and driving. We encourage you to visit the campaign site www.itcanwait.com, and ask your children and grandchildren and their friends to visit as well.



LIKE us on Facebook!



Did You Know?

Sensible driving saves energy



According to reports at fuelconomy.gov, aggressive driving (speeding, rapid acceleration and braking) wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town, the report points out. Generally, gas mileage decreases rapidly at speeds above 50 mph. You

can assume that each 5 mph you drive over 50 mph is like paying an additional \$0.25* per gallon for gas!

**Based on an assumed fuel price of \$3.61 per gallon.*

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!

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