



SPOTLIGHT

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Click It or Ticket key to increase in seat belt usage



The increase in seat belt usage by Massachusetts drivers and passengers in recent years is good news. The National Highway Traffic Safety Administration (NHTSA) Click It or Ticket program has been a major factor. This important communications tool, combined with education and new law enforcement measures, has made a difference.

In 2008, only 67% wore seatbelts Eleven years ago, Massachusetts lagged way behind the national average (86%) of drivers and passengers making regular use of their seat belts. According to a State Observational Survey of Seat Belt Use, we improved to 73% by 2012. Today, we are approaching the national average. Click It or Ticket and our secondary law enforcement law have been effective.

What is secondary enforcement? Secondary law enforcement of seat belt use means that a police officer can issue a seat belt ticket if a driver is pulled over for some other offense, like speeding or a missing tail light, and is not wearing a seat belt. The driver's fine is \$25.

If a passenger is also unbuckled, then he or she faces a \$25 fine. If there are children who are not properly restrained, then the driver can be fined \$25 per child. **Important note:** an officer can pull over ANY vehicle if he/she sees a child passenger age 12 or under who is not properly restrained.

Who is least likely to buckle up?

According to Centers for Disease Control (CDC), those who often fail to wear seat belts are: teenagers; adults between the ages of 18-34; men; commercial truck drivers; people who live in rural areas; and people in states with no primary seat belt law (such as MA) or no seat belt law at all.

Note: Research sources for this article and sidebar include: www.cdc.gov; www.nhtsa.gov; www.safekids.org; and www.aap.org

Best reasons to buckle up

According to the National Highway Traffic Safety Administration, 10,076 people who were killed in passenger vehicle crashes in 2017 weren't buckled.

- On average, more than six drivers or passengers a day are ejected from their vehicles during crashes in Massachusetts.
- At just 35 mph, a 130-pound adult generates 3600 of force. Imagine that force striking the dashboard or windshield.
- It pays to buckle up for short trips; 80% of traffic fatalities occur within 25 miles of home, at speeds less than 40 mph.
- Airbags inflate at up to 200 mph and can seriously injure unbelted drivers and passengers.
- Unbelted passengers, even the family dog, pose a threat to belted passengers. They can become projectiles in a crash.

The best reason of all: Studies indicate that 70% of children with parents who don't buckle up regularly will not use their seat belts as adults. Set a good example for your kids and grandchildren by buckling every time.



Behind the Scenes

By Charles Zammito, President

• **Sump Pump Insurance.** If you have a sump pump and it fails, this insurance will cover damages to your built-ins and contents. Call us for a quote. The cost of this valuable protection is very reasonable.

• **Home inspection is vital part** of the home buying process. Lenders and insurance carriers may require it. Even if neither does, it is self-insurance to make sure you won't be purchasing a property that may require expensive repairs the day after you move in!

• **Going on a winter vacation?** It is suggested that you NOT post your plans on any social media – not Facebook, Instagram, Twitter...anywhere. Tell friends and relatives what a great time you had AFTER you get home!

• **Reminder: Left lane's for passing** The right lane is for travel. Staying out of the far-left lane except to pass and returning to the right after passing is not just about courtesy, it is about safety. Lane changes cause as many as 10 percent of highway crashes.

• **Power loss tips:** we can count on snow and ice to create outages. Stocking up on food items, having battery-operated radio and lights, and making sure your generator, if you have one, is in good working condition are three ways to ride out the blackout!

• **SELLING OR BUYING?** **Zammito Realty, Inc. is a full-service real estate agency with licensed professionals ready to help with listings and advice and counsel.**

Test Your Insurance I.Q.

Q. Charles, we recently inherited some valuable antiques, art and jewelry. Should we increase our home insurance's personal property coverage?

A. YES! Please call us ASAP. You will need to review the value of these items. Most homeowner policies limit coverage on certain items of personal property. Jewelry and art objects are good examples. It is likely that you will need to add a personal articles floater to your policy.

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

How do you insure an electric bike in Massachusetts? Bicycle or motorcycle?

Electric bikes, known as E-Bikes in some areas, are gaining in popularity with young and old. They are an easy to use, low cost way to get around town or commute to work.

Are they treated as bikes or motorcycles?

In Massachusetts, they are currently treated as bicycles. They are defined as a pedal bicycle with a helper motor or a non-bicycle with a motor. There is no requirement for them to be registered if they meet the definition of a “low-speed electric bicycle” under Federal



law (i.e., the bike must have 2-3 wheels, fully operable pedals, an electric motor of less than 750 watts, and a maximum speed of 20 mph when powered solely by the motor.

Where they can be ridden

Electric bikes may be ridden on all public ways except express state highways where signs specifically prohibiting bicycles have been posted. They may be operated in bike lanes too, but not recreational bicycle paths.

For information on e-bike property and liability insurance, contact us.

Source: Massachusetts Registry of Motor Vehicles (RMV). Laws and policies can change at any time. Check the RMV if you are considering buying an E-Bike.

Did You Know?

Uninsured driver protection is a critical coverage to have these days



According to the Insurance Research Council, about 13 percent of motorists nationwide are uninsured. If you have a collision with an uninsured motorist and don't have proper coverage, you are on your own to pay for the repairs to your vehicle. That's where uninsured motorist insurance comes in. For more information and a quote, call us.

Call or e-mail us anytime you have a question about your insurance or related insurance issues. That's what we're here for!

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!

It is understood that the publisher is not engaged in rendering legal, accounting or other professional service. If legal or other expert advice is required, the services of a professional should be sought. Insurance information is general in nature; for specific coverage provisions, review contractual policy provisions.

Winter plague: house fires



With cold weather on its way, there have already been news stories of local home fires. Here are a few “self-insurance” fire prevention reminders about the most common causes.

COOKING: Things left on stove burners unattended; grease fires (smother it with a pot lid or wet towel or cover it with baking soda; never use water).

ELECTRICAL: Overloaded circuits; permanent use of extension cords for power.

WOOD STOVES/FIREPLACES: Careless igniting of new fires; hot ashes not disposed of in fire proof metal containers.

Sleep better knowing you have proper auto coverage

When you renew your auto policy every year, you make important decisions about the amount of protection you wish to purchase. With more and more expensive cars on the road these days and medical costs continuing to rise, it pays to question the current limits of your policy. What if you have an at-fault accident with – say a Tesla – a \$75,000 car? You could be on the hook personally for the cost of any damages that exceed your coverage limit. Call us for a review of your property damage and other auto coverages.



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IN THIS ISSUE

- Uninsured driver critical protection
- Sleep better knowing you have proper auto coverage
- Thinking of buying an electric bike?
- Click it or Ticket improves seat belt use