



SPOTLIGHT

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“Spontaneous combustion could happen in MY home?”



Surprisingly, the answer is yes! Something as simple as a pile of oily rags soaked with paint or stain can cause combustion. In fact, the National Fire Prevention Association (NFPA) reports that oily rags are the most common area of origin of spontaneous combustion in home structures.

Often, fires start in an outbuilding

Outbuildings such as sheds and garages are common places for spontaneous combustion fires caused by over-heated oily rags or hay. So is an enclosed porch area that gets lots of direct exposure to sunlight. During the heat of the summer, paint- or stain-soaked rags that are left outdoors in trash cans can even be fire hazards.

Right way to dispose of oily rags

1. Do not pile or ball rags soaked with oil paint or stain into a tight mass or toss them in a trash barrel while they are wet.

2. Make sure that rags are completely dried.

Spread them on the ground outdoors, weighing them down with rocks or spread them out on a metal rack. Make sure they are dry and hard.

3. When the rags are thoroughly dry, they should be safe for disposal with the trash on collection day.

If you want to re-use rags again

Store them in an airtight, non-combustible metal container. Fill the container with a solution of water and an oil breakdown detergent.

Important Note:

Manufacturers use different oils in their products. It is critical to follow their warnings and disposal instructions. They may differ from manufacturer to manufacturer.



Behind the Scenes

By Charles Zammito, President

We'll start out with a couple of timely issues that relate to the impact of our rainy, snowy winter.

• Worried about your basement flooding? We don't blame you. Damages caused by snow melt around a house are not covered by standard homeowners insurance. So, unless you have a specific flood insurance policy, you will have to foot the bill. The Insurance Information Institute offers this rule of thumb: water that comes in top down (from ice dams, for example) is generally covered, but when water comes from the bottom up, from snow melts, etc., it's not covered.

• Sump Pump Insurance. Here's a hitch-hike on the basement flooding item. If you have a sump pump and it fails, this insurance will cover damages to your built-ins and contents. Usually, this coverage is limited to a specific amount. As a result, the cost is low.

Selling or Buying? Fixer-Upper? Move-In?

Whatever your need, we're here to help. Zammito Realty, Inc. is a FULL SERVICE real estate agency with licensed professionals ready to help with advice and counsel. Whether you are looking to buy or sell, we have the technology and resources to meet your needs.

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- Free Comparative Market Analysis
- Home listed with Multiple Listing Service (MLS)
- Open House, advertising services
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- Upfront professional consultation on buying process
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Test Your Insurance I.Q.

Q. Charles, I am about to make my last car loan payment. Do I need to report this to my insurance company?

A. YES! Please call us once you've made the last payment. Your lender holds a first lien on the vehicle until the loan is paid off. If you have a loss, both your name and your lender's will appear on your claim check. If you have to go back and make the change then, there will be unnecessary delays in settling your claim.

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

Spring plague: pothole damages



Have you had the feeling you're driving on the moon this spring? An exceptionally rough winter has left many of our roads pitted with potholes. This time of year, we get the question, "Can I file a claim for damage caused by a pothole?" The answer is, it all depends.

Many think a town or city is responsible for any damage caused by potholes. That is USUALLY not the case. For example, MA municipalities and towns do not take responsibility for damages caused by potholes. *The good news: if you have collision coverage on your vehicle, you can file a claim for certain types of pothole damages.* Your **liability insurance** provides coverage if you or someone driving your car hits a pedestrian or another car due to a collision with a pothole.

Most collision coverage is sold with a deductible amount which you would have to pay. If you have a high deductible, the pothole damage repair costs may not exceed your deductible.

Please contact us if you believe you have a potential pothole claim situation.

Family members moving in?



It may be worth a look at your homeowner policy if a student returns from school to live at home for an extended period of time, or if you take in a senior member of your family.

First, look at personal property coverage. Relatives bring things with them. So do young adults who come back into the home.

Your HO policy may require some changes to include the additional personal property, especially if collections, art objects, jewelry, expensive electronics or other valuables are involved.

Did You Know?

Two ways to save money on your auto insurance

- If you no longer commute to work daily or you have purposely limited your driving time, there's a good chance you may deserve a low mileage discount.
- Second, if you take an "InControl Driving School" course, auto insurance discounts are available from some carriers. For more information, call us.



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We offer accident forgiveness

Large national insurers run lots of TV ads that make it sound like they are the only ones offering policies with auto accident forgiveness, disappearing deductibles, and new car replacement features. But the fact is MOST auto insurance companies do (and they all charge you for it too). Give us a call if you would like to consider adding these optional benefits to your policy.



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