



SPOTLIGHT

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MASSACHUSETTS DRIVER ADVISORY

Changes to surcharge law benefits MA drivers



Surchargeable Accidents?



Traffic Violation Citations?



Excellent driver?

In Massachusetts, we have something called the Safe Driver Insurance Plan or SDIP. The goal of the program is to encourage safe driving by providing financial incentives for a "clean" driving record. It also ensures that drivers who collect surcharge points through bad driving, traffic law violations and at-fault accidents pay more for their insurance than safe drivers. For the most part, this system has brought more "fairness" for MA drivers.

More realistic thresholds

Recently, the rules have changed. This reflects a more realistic view of what it costs to repair vehicles today. Formerly, the threshold for a "minor" accident was defined as \$500 damage. As of July 1, 2015, this threshold was increased to \$1000. If there is less than \$1000 in damages, there is no surcharge. On the other end, the threshold for a major accident was increased from \$2000 to \$5000 in damages.

What is surchargeable?

Let's review how the surcharge system works. There are two types of incidents. The first is a traffic law violation. If you are pulled over and given a citation, you will be given SDIP points which may result in a surcharge. (The complete list of minor and major violations can be found at the RMV site.) A minor violation for example would be speeding, failure to obey a traffic signal, or driving without a license. A major violation would be leaving the scene of an accident, driving under the influence of drugs or alcohol, or refusing to stop for a police officer.

If you either pay the fine, are found guilty by the court, are assigned to a driver alcohol education program or drug rehab program, or default on paying the fine, you will be surcharged on your auto insurance.

You may appeal the citation and request a hearing before a Clerk-Magistrate at the district court where the incident occurred.

If your appeal is granted, there will be no surcharge. The back of the citation contains instructions on how to appeal. So does the RMV website.

SDIP accident points

If you are involved in an accident and found to be at fault, you will be charged SDIP points based on the damage done. As mentioned before, the lower threshold is now \$1000. Many drivers choose a \$1000 deductible, and so if the damage is less than that, they may opt to repair the car rather than file a claim. But the other driver or property owner will most likely file with their company, so you won't avoid the points. When you do file a claim, you will most likely be assessed unless you can show through a police report and witnesses, that you were not at fault. Always get a copy of the police report and names of witnesses at the scene. Take photos of the scene and the damages with your cell phone to attach to your claim. (Hint: if you rear-end another driver, you will always be considered at fault.)

However, if you maintain a clean driving record for 5 or 6 straight years, you will be eligible for significant Excellent Driver Discounts. Contact us to review your situation and discounts you may deserve.

Test Your Insurance I.Q.

Q. Charles, how can I check on my driving record to see my surcharge points?

A. You can get a copy of your record by going to your local RMV office or by requesting one online from the RMV website. The copy will be mailed to the address on your license. Cost for the copy is \$6. If you need an "attested" copy, that costs \$20. **Remember**, points will appear on your record for 6 years, and will accumulate up to 45 points. The higher your point total, the more you will pay for car insurance.

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



Behind the Scenes

By Charles Zammito, President

• **Snowbird garaging.** On your way to Florida or Arizona (or wherever) for several weeks or all winter? Contact us about changing your auto garaging to out-of-state. Ensure your coverage in the event you have an accident while you are away.

• **Stopping on a slippery road** takes 50% more distance according to AAA Car Doctor John Paul. In an AAA Horizons interview, he also pointed out, "Intersections are sometimes the most slippery places on roads, because there is usually a coating of ice topped with a pool of water from melting snow from idling cars."

• **College students personal possessions** are fully covered by your Homeowner's Policy (subject to any deductibles) if they live in a dormitory or fraternity

house on campus. Off-campus on a year-round basis? He or she should obtain Renter's Insurance.

• **No texting at traffic stop.** The MA Safe Driving Act that bans texting while driving is clear: the operator shall be considered driving unless "the vehicle is stationary and not located in a part of the public way intended for travel," that is to say, the side of the road or a parking lot.

• **Buying a new or used car? Call us first.** We'll make sure you have the proper coverages. If you have a loan on the car, you must carry collision and comprehensive insurance. If you don't have this coverage on your old car, you must add it before you drive the new one.

ZAMMITO SERVICE

How we pick the best coverage value for you

As you know, we can shop for you because we are an independent agent. Our advantage is that we represent several quality insurance companies. We use three major factors to judge the best value for you: how well the coverages offered by the insurance company match your needs, the rates for these coverages, and the claim service record of the company which we closely monitor.



Getting ready to fire up your fireplace or woodstove?

The best wood to use is hardwood that has been seasoned for six months to a year. It generally costs 20 to 25 percent more delivered than unseasoned hardwood. But dried hardwood burns hotter, cuts fuel consumption and reduces smoke. Burning improper wood can lead to heavy accumulation of creosote in the chimney flue presenting a potential fire hazard. Never burn trash or treated wood that can release toxic chemicals into the air.

Prevent ice dams this winter.

It's gutter cleaning time and time to prepare for roof and eave snow removal. Melting ice dams and resulting water backups are a common cause of home property damages. **NOTE: Your contents (furniture, drapes, artwork et al.) are not normally covered by the HO Policy. Ask us about purchasing additional coverage.**



MA DRIVER SAFETY LAW

Change to recent headlight use law



Effective April 7th, drivers are required to turn on their headlights when their windshield wipers are on, during times of low visibility during the day, or when visibility is reduced to less than 500 feet by weather conditions. Originally, the law called for a \$5 fine for a violation and it was considered a surchargeable minor traffic violation for insurance purposes. **The law has been revised so that a citation for a headlight violation is no longer a surchargeable offense.**

Did You Know?

Poor tire inflation is a serious driving hazard

Underinflated tires can cause loss of steering control at high speeds. Vehicle handling can be affected too, so there is a driving safety factor as well. Now is a good time to make sure your tires are inflated to the recommended level. Tires tend to lose pressure in cold weather. Also, underinflated tires wear faster, use more fuel and overheat.



CALL OR E-MAIL US ANYTIME YOU HAVE A QUESTION ABOUT YOUR INSURANCE OR INSURANCE ISSUES. THAT'S WHY WE ARE HERE!

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FAMILY PROTECTION

Make sure you have an escape plan!

Our local fire department strongly recommends that you have one. It is a must to protect everyone in the family if there is a fire emergency.



Make sure every family member is aware of the plan and has practiced it a few times. Especially children. We often hear stories about youngsters who have saved themselves or other family members because they have learned about 911 and participated in a school fire safety program.



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