



SPOTLIGHT

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Drive alert and stay unhurt



Those are the watchwords from the Centers for Disease Control and Prevention, and echoed by the National Highway Traffic Safety Administration (NHTSA).

Drowsiness a major crash cause

The NHTSA conservatively estimates that 100,000 police-reported crashes are the direct result of driver fatigue each year. This results in an estimated 1,550 deaths, 71,000 injuries, and \$12.5 billion in monetary losses. These figures may be just the tip of the iceberg, since currently it is difficult to connect crashes to sleepiness. There is no test like a “Breathalyzer” for intoxication.

What happens behind the wheel

Falling asleep at the wheel is clearly dangerous. But being sleepy affects our ability to drive safely even if we don’t fall asleep. Drowsiness causes us to lose our attention to the road, slows our reaction time to brake or steer suddenly, and affects our ability to make good decisions.

Warning signs of drowsy driving

- Yawning, blinking or nodding frequently
- Trouble recalling the past few miles driven
- Missing your exit
- Drifting from your lane
- Hitting a rumble strip on the side of the road

Common sense prevention

If you notice the warning signs of drowsy driving, there are two common sense rules recommended by the safety experts – pull over to a safe place and take a 15-20 minute nap or change drivers. They point out that turning up the radio, having a cup of coffee, opening car windows (all of which many of us do) are not the solutions for safe driving when we are drowsy.



Behind the Scenes

By Charles Zammito, President

Test Your Insurance I.Q.

Q. Charles, we just inherited some antiques. My wife asked me if our homeowner policy will cover them. Will it?

A. You may want to purchase an endorsement to your current homeowner policy called scheduled coverage. The standard HO policy has coverage limits for jewelry, silver, antiques, and valuables collections such as CDs, DVDs, coins, stamps, baseball cards, etc. The annual cost for scheduled coverage runs about \$15 per \$1000 of additional value covered.

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

• **VIP auto coverage, we recommend it!** If you don’t have Uninsured and Underinsured Motorist coverage now, we encourage you to call us and consider adding both at a very modest cost. According to the Insurance Research Council (IRC), 1 out of 8 drivers in the country do not have automobile insurance. An accident with an insured driver who is UNDER-insured could present a serious financial difficulty, too.

• **Are you thinking about driving for Uber or Lyft?** If you decide to become a ride-sharer, there are serious auto insurance coverage questions that we recommend you review with us.

• **College students’ property coverage.** Is your son or daughter planning on attending summer session courses this year? 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. *Exception:* If the student is living off-campus on a year-round basis while attending college, he or she should obtain Renters Insurance.

• **Got a boat?** Your homeowner provides limited coverage against theft or damages – on and off your property - for certain types of boats. However, you may need a special boat policy. Let’s talk it over.

• **Replacing a lost MA driver’s license.** You can do it online for \$25. BUT, you may be able to RENEW your license at the same time if you are within one year of your expiration date. This would save you the \$25 replacement fee!

• **YES, we sell business insurance** for all sizes and types of companies, including in-home businesses! Give us a call at 781-762-6732 for a free needs review and proposal!.

• **Thanks** to everyone who recommends us to relatives, friends and business associates. Your referrals are very much appreciated. They are the highest compliment that we could ever receive.

PERSONAL SECURITY



Risky posts can lead to lawsuits

The risks run the gamut from cyber-bullying to libel to slander. And those risks are real whether they occur on a website, in an e-mail, during a chat room session, or on social media sites such as Facebook, Twitter, Instagram, SnapChat or Pinterest.

If you don't have a Personal Injury endorsement on your homeowner or renters policy, we strongly encourage you to consider this low-cost protection, *especially if you have a youngster or teenager who is super-active online.* The endorsement provides coverage for libel ("writing dumb stuff"), slander ("saying dumb stuff"), defamation of character, and invasion of privacy, whether the incidents occur online or off-line.

Call or email us today to request a quote.

AUTO INSURANCE NEWS



Accident Forgiveness can save \$\$\$

Accident Forgiveness coverage is a low cost addition (about \$45 annually) to your existing auto insurance policy. It is voluntary coverage you must request. It is also not automatically renewable each year.

If this endorsement is in force, the insuring company will waive the surcharge points for the first qualifying at-fault accident when your policy renews. This can result in savings on your policy every year when it renews for the next six years - so long as you maintain a good driving record. For more information about this benefit, please contact us.

Did You Know?

Substitute transportation is a valuable overlooked coverage

How would you get to work and around town if your car was in the body shop for an extended period due to an accident? Your policy does not automatically provide you with rental car unless you purchase the coverage. It pays out a set amount per rental day. Check Part 10 of your Coverage Selection Page on your auto policy to see if you have it. If not, call us and we can add it for you. This benefit costs between \$15 and \$70 a year depending on what you select.



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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YOUR HOME AND AUTO COVERAGE



You have entrusted us to help you make informed decisions about proper insurance protection. To do that, we need your help. We need to know about any major changes that may effect your home or car insurance.

- Have you added on a sunroom, deck or garage, etc.?
- Have you remodeled your kitchen?
- Installed a swimming pool?
- Have you installed a new burglar alarm system - added deadbolt locks to door? Other safety devices?
- Have you purchased or inherited valuable jewelry, antiques or artwork?
- Have you started an in-home business?
- Installed a portable GPS in your car?
- Do you have a teenager who will get a driver's permit or license this year?

If you answered "yes" to any of these, or if you plan to make any major changes in the near future, please contact us.

ON THE ROAD REMINDER

Is it ever OK to use your phone?



The Massachusetts Safe Driving law says a driver who is on the phone shall be considered driving unless "the vehicle is stationary and not located in a part of the public way intended for travel."* In short, use of the phone and texting is okay if you are stopped off to the side of the road out of the travel lanes or in a parking lot. **Caution: But not okay if you are stopped at a traffic light or in a traffic jam!**

*The only exception: reporting an emergency.



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