

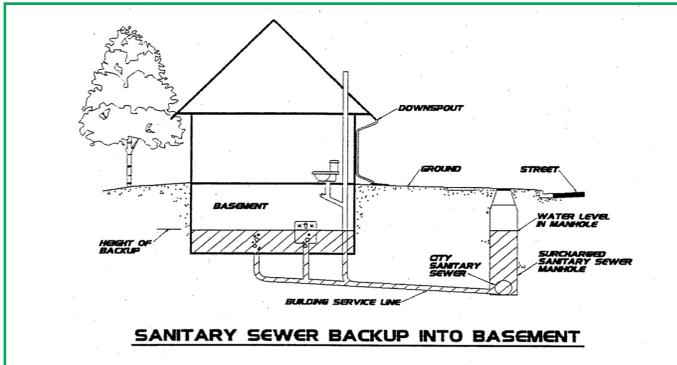


SPOTLIGHT

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HOME PROTECTION ALERT

Why it pays to add Water Backup & Sewer Drain insurance to your homeowner's policy



Water drainage and sewer line backups can cost hundreds of dollars for cleanup, repairs, and replacement of damaged property.

Conditions that cause backups

Large volumes of storm water and ground water entering sewage systems can inundate them causing backups into basements and onto private property. Blockage in sewer systems such as tree roots, debris or non-water soluble substances such as grease, oil and cat litter can also cause backups. So can items that are too large for wastewater pipes to handle.

If you have a sewer backup

A sewer backup can lead to destruction of personal property, electrical malfunctions, mold, and even disease. Proper cleanup is required. This should include: wet-vacuuming or removing spillage; mopping floors and wiping walls with soap and disinfectant; flushing out and disinfecting plumbing fixtures; steam cleaning or removing wet carpets and drapes; repairing or removing damaged wallboard; cleanup of ductwork; and the need to install a sump pump system.

Losses are not covered by your basic HO policy

But there's an affordable answer: a special endorsement to your home insurance policy called a Water Backup & Sewer Drain Rider. It will cover costs associated with loss of property, cleanup, and repairs.

This low-cost rider could save you hundreds of dollars of out-of-pocket expense if you have a backup.

Steps to make the filing of a claim easier

- Right now, take photos of area(s) likely to be affected if your home ever has a sewer backup. Make a list of the personal property (and its value) likely to be damaged. If you do have a backup incident, photograph the same areas and itemize the property losses.

- If you have a loss, notify us immediately. We will be glad to assist with the filing and handling of your insurance claim.

For more information and to request a Water & Sewer Drain Rider quote, call us.

PROACTIVE PREVENTION:

Go to www.mass.gov and check out the MA Energy and Environmental Affairs page. There are some excellent ideas for reducing the causes of sewage backups.

Test Your Insurance I.Q.

Q. Charles, I have a substantial collection of antique furniture and other objects, am I properly protected against any losses by our homeowner's policy?

A. Chances are, your collection is increasing in value every year. Make sure you get periodic appraisals and insure your collection to its value. Standard homeowner's policies provide adequate coverage for most collections. But there can be limits that require additional insurance or a special type of insurance. Let's do a review!

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



Behind the Scenes

By Charles Zammito, President

- **NEWS FLASH!** The MA RMV has restored the sending of license renewal reminders by regular mail. Drivers will receive postcards to remind them about the expiration date of their license. The postcard will also indicate if the driver is eligible to renew online at massRMV.com or must renew at an RMV branch. For more information, and news about a change in road test rules, visit the RMV website.

- **Walkers, runners and bikers urged to wear reflective vests.**

Dusk can decrease visibility for drivers. So can rainstorms that darken skies. All are good reasons to consider wearing reflective clothing that can make a biker or walker visible hundreds of feet away. The more time motorists have to maneuver and pass safely, the better!

- **Outfit your car with anti-theft devices.** You can qualify for substantial discounts on your auto insurance. To find out how much you could save by installing various anti-theft options, call us.

- **Purchasing a new bike? Let us know.** Keep the receipt for it and for any accessories. Take photos of your bike. Store this information in a safe place. Notify us about the new purchase so we can assure proper insurance coverage and help facilitate a claim if you have a loss.

- **Auto repair 'environmental' charge.** Most auto repair and service shops now charge a fee to offset the costs of properly disposing of wastes such as motor oil, transmission fluid, coolant, oil filters, tires, brake linings, rotors, drums, drive belts, etc. Next time your car is in the shop, you may want to ask how much the "environmental fees" are.

PROPER PROTECTION

Our "Spring Spruce-Up" service helps keep your coverages up-to-snuff



Have you made an addition to your house? Or added a garage? Have you installed a new "home theater?" Have you started a business in your home? Have you purchased precious antiques or jewelry or computer systems recently? How about the replacement value of your house and outbuildings? Are you sure you are properly covered?

Any of these changes could leave you underinsured and vulnerable if you have a loss. Our Spruce-Up" service is a review that helps you identify any gaps. It also could save you money if we find that you are over-insured! Your Spruce-Up will only take a few minutes, usually right on the phone.

Call today and let us know about changes you think may affect your homeowner's or renters coverages. Thank you for choosing us for all your insurance needs.

PRODUCTS & SERVICES

Ordinance insurance can save you hundred\$\$\$

If you have damage to your home that requires substantial reconstruction, the local building inspector will require that it be done according the current building codes. *One example:* you may be required to install a costly new wiring system. Insurance companies only pay for the dwelling to be rebuilt in its original condition. They will not pay for upgrades which can run into hundreds of dollars. Ordinance insurance is an inexpensive endorsement to your homeowner policy that covers these costs. **Call us to request a quote.**

SAFETY CORNER

Avoid backover accidents



With alarming regularity, there are reports of larger vehicles — pickup trucks, SUVs, vans — being involved in backover accidents seriously injuring young children. To demonstrate visibility problems, a recent television show depicted 26 kids clearly behind an SUV, but out of the mirror views of the driver. Here are a couple of simple, common-sense preventive steps: Do a walkaround just before you back up; back your vehicle into the garage or driveway so you are able to do a frontal check as you enter the vehicle and that any objects will be more clearly in view as you drive out.

PRICE AND VALUE

"We fix \$12 haircuts"

Even in this economic climate no one lives by price alone. We recently read a story about a beauty salon that was offering haircuts for \$12, undercutting his chief competitor less than a block away who charged \$30. After giving it a lot of thought, the competitor realized that the \$12 a cut charge was possible because his rival's staff probably wasn't as well-trained as his own. So he put a sign in his window "We fix \$12 haircuts."

MORAL: Insurance is no different. Huge advertised differences in auto or home insurance premiums may be the result from using minimum coverage standards that could leave the customer vulnerable. It pays to do an "apples and oranges" double-check!

— Source: Independent Agents & Brokers site: www.iiaba.net

Did You Know?

Report enhancements to your vehicle



Please notify us if you make additions to your vehicle and want them protected against loss or damage by your insurance policy. Typical items: a new sound system; truck caps; expensive hubcaps; installed GPS system; snowplow attachment. No claim payment for damage or theft claims can be made unless items like these are added to your insurance policy.

Call or email us anytime you have a question about your insurance or other insurance issues. That's what we are 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.



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