



SPOTLIGHT

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Shedding some light on solar and home insurance

With summer coming to a close and fuel expenses liable to rise due to the economic impact of Hurricane Harvey, now is a good time to schedule an annual maintenance for your heating system. Think of it as a form of "self-insurance." Regular checkups can extend the life of your furnace and woodstoves; save on fuel costs; prevent breakdowns; limit the cost of repairs; and as an environmental benefit, reduce pollutants.

Tuning up an oil-fired furnace

Professionals recommend that oil-fired furnaces be inspected and cleaned annually; gas systems every two years and heat pumps every two to three years.

Always ask your furnace servicer for a list of what will be included in their inspection and obtain a cost quote for the servicing in advance. One resource we checked indicated that a comprehensive checkup would take an hour or two. Also, make it clear that you want to approve any repairs in advance should a repair issue be uncovered.

Oil-fired furnace services

Here are a few of the key services that are typically included in a comprehensive inspection:

- Combustion chamber thoroughly cleaned (or replaced if needed)
- Heat exchanger cleaned
- Oil-pump pressure checked and regulated (if needed)
- Oil filter replaced

- All operating and safety controls checked
- Final combustion tests completed; tag attached to unit showing the final combustion efficiency.

- Source: Mother Earth News

For additional information and tips on oil burner efficiency and savings ideas, visit the Massachusetts Department of Energy Resources (DOER) on the web at <http://www.mass.gov/eea/docs/doer/publications/oil-m.pdf>

Avoid oil leaks!

This is especially important if you have a fully furnished basement. Cleaning up an oil spill or leak could be a real headache and very costly. Ask your oil dealer to come and inspect your oil tank for signs of wear. Don't wait for a leak to occur before replacing a rusting tank. Some dealers have ultra-sound equipment they can use to determine if the tank walls are becoming thin in some places.

Servicing wood and pellet stoves

If you have a wood stove or a pellet stove as a supplement to your furnace heat, it



also needs to be cleaned and maintained regularly. For example, the motors and fans on a pellet stove become "weak" with wear, so it is important to have these tested and lubricated for better performance.

Chimney is worth a look

This is a major health and safety issue. Your chimney and the pipes leading from wood and pellet stoves need to be checked and cleaned annually. Blocked pipes may send carbon monoxide back into your home and create a dangerous health hazard. A chimney crusted with creosote on its walls is also a major risk for a chimney fire.

Reminder: be sure that your fire extinguishers, smoke alarms and carbon monoxide detectors are in working order! If you have battery-operated detectors, we urge you to replace the batteries twice per year when you adjust your clocks for Daylight Saving Time.



Behind the Scenes

By Charles Zammito, President

Test Your Insurance I.Q.

Q. Charles, is there a helmet requirement for ATV operators?

A. We get this question often. In Massachusetts, the answer is yes. The helmet requirement applies to off-road motorcycle and snowmobile operators, too. You might say it is a vital form of "self-insurance" in the event of a mishap.

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

• **Drive less than 10 miles per hour** above the speed limit and you probably won't get a ticket in Massachusetts? That's been a rule of thumb that many motorists have lived by in the state. A recent Boston Globe review of Registry of Motor Vehicle records for more than 1 million speeding violations indicated that the widespread belief generally holds true. But don't count on it!

• **Don't let the world know on Facebook** what your schedule is for a skiing vacation or spending the winter months down south. The news is an open invitation for burglars!

• **Thinking of making a major home renovation in 2018?** It may increase your insurance replacement value. Please call us for a review to make sure that you are properly covered when your renovation is underway.

• **Caller ID spoofing – what is THAT?** The telemarketing industry has been using this technique as a way to get us to answer their calls. They use a name you may recognize; it will display on your caller ID causing you to answer. When you do, you realize you've been "spoofed." The voice on the line is that of a telemarketer with a wonderful money savings offer for you!

• **Do you have a home business?** There is very limited coverage for your business in your homeowner policy. We encourage you to contact us about our special "business-in-the-home" policy. It provides valuable property and liability protection at a modest cost.

• **Thanks for recommending us to your relatives, friends and business associates!**

PERSONAL SAFETY CHECK

Home health hazard: your medicine cabinet



Surveys indicate that few people are aware of exactly what is lurking in their medicine cabinets. Those who are aware are concerned mostly about any leftover prescription drugs.

• Safe place, proper maintenance critical

Secure medicine cabinets are essential. Even herbal remedies and over-the-counter medicines sold as being entirely “safe” can be deadly...especially for children. A local pharmacist we know even recommends NOT storing your meds in bathroom medicine cabinets because the heat and humidity in the room can adversely effect the compounds. He also recommends that you never remove the little packets of desiccant from pill boxes. The packets are there to control the moisture and keep the meds viable.

• Check med expiration dates

You’ll find the expiration dates on the packaging of your medications. It may be printed on the side or bottom of the package. If the expiration date has passed, dispose of the medication safely.

• NEVER flush expired meds down the toilet

Several recent studies have found this practice has contaminated local water supplies. There are an increasing number of pharmacies, police stations and hospitals/clinics offering opportunities to turn in your expired or unwanted drugs. Another resource is the Drug Enforcement Administration website (dea.gov) or call 800-882-9539 to find used medication collectors.

MA LAW

Heads-up about headlight use



Passed in 2015, the law requires drivers to turn on their headlights when their windshield wipers are on, and during times of low visibility during the day. Headlights must also be used from a half hour after sunset to a half hour before sunrise. There is a \$5 fine for a violation, and is considered a surchargeable motor vehicle traffic violation for insurance purposes.

PROPER COVERAGE

Buying a new car this fall? We recommend “Gap” insurance.

If you buy your car with a loan balance, “Gap” insurance will provide financial protection



if the car is totaled in an accident. It will pay the difference between the actual cash value you receive for the car as the result of the loss and the amount left on your car loan. You can add “Gap” coverage to your automobile policy for a modest cost. Call us for more information and a no-obligation quote.

Did You Know?

Moving violations stay on your auto license for six years

Massachusetts uses a point system to assess surcharges on your insurance for various violations. These stay with you for six years. They can add up and drive up your cost to insure your vehicle. If you don’t think you deserve a ticket that you receive, you have a limited period of time to appeal it. The directions for the appeal process are on the ticket.



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!

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SAFE WINTER DRIVING TIP

Stopping on a slippery road takes 50% more distance. Experts also point out that intersections are often the most slippery places on roads because idling cars cause snow to melt and then it refreezes.



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