

Insurance Insights

NEWS, TIPS AND INFORMATION FROM YOUR INSURANCE PROFESSIONALS

VOLUME 3 NUMBER 1

Dan and Marcia's Corner

With summer quickly approaching, Dan and I would like to share some thoughts about safe driving. Schools and Universities get out for most students by the end of June, and this means even more traffic on our Washington State road ways and arterials.

It is imperative to be mindful of the potential for encountering distracted drivers. Our first hand experience from a 2004 MVA involving a teenage distracted driver, talking on a cell phone, contributed to four significant injuries, and altering consequences.

Distracted driving is considered to be any non-driving activity a driving person engages in that has the potential to alter their full attention from the pursuit of driving safely.

There are three main types of distraction:

- **Visual** – taking your eyes off the road
- **Manual** – taking your hands off the wheel
- **Cognitive** – taking your full attention from the pursuit of driving

While all distractions can endanger drivers' safety, texting is the most alarming because it involves all three types of distraction.

Other distracting activities that take place in a vehicle include:

- Using a cell phone

- Eating and drinking
- Talking to passengers
- Grooming
- Using a PDA or Navigation system while driving
- Changing the radio station, watching a video, reading (including maps)



Consider this:

- Driving while using a cell phone reduces the amount of brain activity associated with driving by 37 percent (Source: Carnegie Mellon).
- Drivers who use hand-held devices are four times as likely to get into crashes serious enough to injure themselves. (Source: Insurance Institute for Highway Safety)
- Using a cell phone while operating a motor vehicle, whether it is hand held or hands-free, delays a driver's reactions as much as having a blood alcohol concentration at the legal limit of .08 percent. (Source: University of Utah)
- In 2008 5,870 people were killed in crashes involving driver distraction (16% of fatalities) How many do you think it was in 2009? Research it. (Source: Fatality Analysis Reporting

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Welcome to Our Newsletter!

I hope that you find these articles of interest. If you have a topic for future discussion, please let us know. Call us anytime, if we can be of any help with your personal or business insurance needs or with any questions you may have.



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Since 1959

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Are You Properly Insured for Your Summer Fun?

The following article has been reprinted with permission from the National Association of Insurance Commissioners. For more information regarding other educational content please check out: www.naic.org.

The temperature is rising and the sun is shining, but before you put the boat on the lake or get the ATVs out of storage, the National Association of Insurance Commissioners (NAIC) urges you to review your insurance to make sure you are properly protected. Use these tips to review your coverage to make sure you and your family are insured for the increased risks that come with outdoor activities.

Boats

The personal property coverage of your homeowners (home insurance) policy might cover a small boat for \$1,500 or less in physical damage. However, coverage for your liability risk is limited. Insurers generally provide liability insurance on small sailboats (26 feet or less) and powerboats with small motors (50 hp for inboard and inboard/outboard and 25 HP for outboard motors). However, a boat of any significant size will be excluded from your homeowners policy for both property and liability coverage. If you own a larger boat, ask your insurance agent or company about a separate policy that covers physical damage to the boat and any liability that might result from its use.

Personal watercrafts, such as Jet Skis, will also likely require a separate boat insurance policy. Again, you might be able to purchase this policy from your homeowners insurance agent or you might wish to use an special insurer that specializes in boat insurance. Talk with your insurance agent or company about your options.

Some other questions to ask your agent before putting your boat in the water:

- Does my policy have adequate liability limits?
- Are there special discounts for taking safety courses?
- Who does the policy cover to operate the boat or personal watercraft?
- Is the towing of skiers or tubes covered by my policy?

Motorcycles and Scooters

Motorcycles are not covered by your standard auto insurance policy. You must have a separate policy that covers

liability, no-fault personal injury protection (if required) and depending on the value of the motorcycle, comprehensive and collision coverage. If your motorcycle is financed, your lender will likely require you carry physical damage coverage.

The premium for your policy will partially depend on the motorcycle's engine size, its age and how often you ride. When you're getting a quote, be sure to ask your insurance agent or company if they offer discounts to members of associations or for taking safety courses.

Insurance companies have separate requirements for helmets. Be sure you understand your state law and that you have read your policy to see what it requires when it comes to wearing a helmet. If you have specific questions, contact your state insurance department. For a link to your insurance department's Web site, go to www.naic.org/state_web_map.htm.

If you carry seasonal coverage on your motorcycle, which allows you to eliminate liability and perhaps collision coverage in the winter months if you do not ride, check to make sure your policy is up to date and that you have a current insurance card before riding this summer.

Scooters for yourself or your teenager also must have insurance. Talk with your insurance agent or company about who will be operating the scooter. Some insurance companies might offer a discount for safety courses.

Backyard Fun - Pools and Trampolines

Pools and trampolines, while fun for the family, are also dangerous and will increase your insurance risk. It is important to check with your insurance agent or company to make sure you are properly insured for this risk. You might want to consider purchasing an umbrella policy to provide liability coverage above what your homeowners policy offers. Be sure to ask if your homeowners policy specifies any safety measures you are required to install, such as a certain height fence or locked gate.

Some companies might not insure your property if you have a trampoline, or they might have policy exclusions for any liability related to trampoline injuries. Be sure to understand exactly what damages and injuries your homeowners policy covers before you allow anyone on the trampoline.

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Dan F. Zoretic
Agency Co-Principal, Since 1998



Marcia C. White
Agency Co-Principal, Since 1998



Max S. Zoretic
Agency Co-Founder, Principal-Retired



Leah S. Jones
Executive Agent Support



You Refer – We Reward Program Update!

Since we rolled out our **You REFER – We REWARD** program in November 2009 we now have had 38 customer referrals! Thank you so much! We truly appreciate the trust you put in **SUN Insurance Agency!**

We would like to recognize the following clients who referred a friend or family member from February 2010 – April 2010.

Jose Yanes	Darla Noggle	Richard Johnson
Michael Young	Linda Juliano (2 Referrals)	Musa Saidykhan
Khoa Le (2 Referrals)	Matt Graham	Jeff Starr
Arturo Pena-Rios	Troy Beedle	Roman Partyka
Tom Pyciak	Zufan Sebhatu	Bihn Duong
Nancy Hartnell	Luis Lopez	

We would like to say CONGRATULATIONS to:

LUIS LOPEZ

He is the Second Quarter **WINNER** of a **\$50 Visa Gift Card!**

Thank you so much for your referral!

As a reminder, here's how the program works:

Tell a friend, relative, neighbor or associate about **SUN Insurance Agency**. When they call us for a quote and let us know that you referred them we will send you:

1 complimentary Gift Card

And

1 chance to win a \$50 Visa Card

And

1 chance to win the GRAND PRIZE - 40" 1080P FLAT SCREEN HD TV!

The referral program runs from November 1, 2009 through October 31, 2010.

The **\$50.00 Visa Card Prize WINNERS** are randomly drawn quarterly from the previous quarters' qualifiers.

The **40" 1080P FLAT SCREEN HD TV – GRAND PRIZE WINNER** will be randomly drawn in November 2010 from all those who qualified between November 1, 2009 and October 31, 2010.

The more you refer, the greater your chances of winning! No purchase is required. Winner is not required to be present at time of drawing. Winners will be responsible for any applicable taxes, please consult your CPA. Winner's name will be listed in future SUN Insurance Agency newsletter.

Good Luck!

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An insurance company can deny coverage or cancel your policy if you do not follow the policy safety guidelines or do not inform the company when you install a pool or purchase a trampoline. Check with your insurance agent or company for rates and safety guidelines before making your purchase.

More Information

Nearly all summertime, outdoor activities come with increased risks. A call to us, as your insurance agent, is always a good first step in making sure you are protecting yourself and your family.

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Dan and Marcia's Corner

System (FARS) and the National Automotive Sampling (GSE)

We propose all SUN Insurance Agency Clients take a **No Phone Zone Pledge**. Google it or view one online. See the pledge that has circulated amongst the followers of the Oprah Show: <http://www.oprah.com/questionaire/ipledge.html?id=4>.

I pledge to make my car a No Phone Zone. Beginning right now, I will do my part to help put an end to distracted driving by committing to drive as attentively and responsibly as I can.

Consider this pledge: I will not text or use my phone while I am driving. If I need to use my phone, I will pull over to a secure location.

Have a great and safe summer of fun, family and friendship! This message extends from all of us here at SUN Insurance Agency, including our newest agent Coni Wein, who we are blessed to have on board our agent team. She comes to us with twenty years of hands on in-depth experience in the insurance industry and a wonderful long term

group of client relationships who have chosen to follow her to our agency.

We are all available to help you with any question, thought or concern and the biggest honor we receive is when you entrust us with helping your friends and family. **Thank you for 50 years of partnership with you!**



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