

KIELY HINES

ASSOCIATES

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Tips to Lower Homeowners Insurance Premiums

What Are The Chances Of Needing Long -Term Care?

Does Your Vehicle Usage Require a Commercial Auto Policy?

Preventing Water Damage To a Home

Personal Insurance Questions and Answers

Eddie Stivers Team sponsored by Kiely Hines Insurance

Medications and Driving

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Personal Edition

Tips to Lower Homeowners Insurance Premiums



Our service staff is always on the lookout for ways to save customers money. Below are some tips they offered for this issue of our newsletter:

- **Multiple Policies** – Place both your auto and homeowners policies with us and with the same insurance carrier to receive a discount.
- **Home Security** – Install a burglar alarm. The more sophisticated the alarm system, the greater the discount might be.
- **Safety** – Smoke detectors, fire extinguishers and deadbolt locks. Qualify for a discount by having all three. Even more savings may be available from having sprinkler systems and carbon monoxide detectors.
- **Increase the Deductible** – Increasing deductibles will lower premiums. Be sure you are willing to assume the added financial risk in the event of a claim.
- **Update** – Periodically re-evaluate your policy's endorsements for scheduled personal property such as jewelry, silver and electronics. Perhaps you have gifted or sold some items.

For additional money saving suggestions, give us a call or stop by for a free policy review.

What Are The Chances Of Needing Long-Term Care?

- More than 50% of the U.S. Population will need some form of long-term care during their lives. (Americans for Long-Term Care Security, 2002)
- 43% of all long-term care claims are for people under age 65. (National Underwriter, January, 2001)

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Who Should Consider Buying Long-Term Care Insurance?

People who:

- Don't want to burden their family.
- Want to protect their assets.
- Want to avoid going on Medicaid.
- Want to have peace of mind.
- Want to have control of their care.
- Want to maintain their independence.

Long-Term Care Insurance is Affordable

Rates below are sample rates for a \$250 per day with a 10 year benefit:

Age 55 \$150-269 per month

Age 60 \$180-311 per month

Age 65 \$202-384 per month

Age 70 \$294-495 per month

You can buy both higher and lower daily benefit and shorter benefit period. Please call us for a personalized quote.

Does Your Vehicle Usage Require a Commercial Auto Policy?

Knowing when you need a commercial auto policy instead of a personal auto

policy can be confusing. There are certain types of vehicle usage that are not covered under a personal auto policy. The most obvious is if you own a business and use a vehicle solely for business purposes. Here are some additional tips that may steer you to the correct type of policy:

Registration. When a vehicle is registered in the name of a business, it *definitely* needs commercial auto insurance. Conversely, if it is registered in a personal name, it does not automatically mean that one should get personal auto insurance. When registered in a personal name, the ultimate deciding factor is *how the vehicle is used*.

Who is driving the vehicle? If employees at a company are driving the vehicle, a commercial policy is necessary. Commercial auto policies allow you to list specific employees as drivers, which in turn allows the insurance company the opportunity to properly underwrite and insure the risk.

How is the vehicle used? A general rule of thumb is if you are using a vehicle for business on average more than 3 times in a month, then a commercial policy should be purchased. Other usage red flags are:

- Carrying equipment (ladders, supplies, tools, etc.)
- Carrying housekeeping equipment for a business
- Towing for hire
- Delivery of goods
- Newspaper delivery
- Taxi driver
- Trucking – local and long haul
- Messenger, deliverer and chauffeur

Policy add-ons. If you need one of the following additions to a policy, then a commercial policy is needed: liability coverage for owned and non-owned vehicles or liability coverage for mobile equipment.



Not all business use requires a commercial insurance policy. Some forms of business use may be covered by a personal auto policy. But why guess? Contact a customer service representative at our agency to discuss. Once we have all the facts, we can choose the proper policy to protect you. Remember, we are a full service insurance agency offering personal, business, life, health and financial services products for individuals and groups.

Preventing Water Damage To a Home

Water damage can wreak havoc to a home by infiltrating walls and ceilings, making it difficult to dry damaged areas thoroughly. In addition to potentially causing mold, water can also damage personal property. In many cases, water damage can be avoided with routine maintenance. In this issue of our newsletter, we offer some solid tips to avoid water damage in your home's laundry/utility room:

- Inspect washing machine hoses for leaks at connections and in the hose itself. Replace every five years.
- Make sure there is at least four inches between the water connection and the back of the washing machine. This space will reduce the chances of a hose kinking.
- Insure that everyone in your home knows where the machine's water shutoff valve is located. Assign someone the task of closing the valve if everyone will be away from home for an extended period of time.
- Consider installing a single-handled valve that makes it easier to close both the cold and hot water supply at the same time.

Preventing water damage and subsequent insurance claims not only keeps your property safe and dry, but may also help to hold down your homeowners insurance premiums.

Personal Insurance Questions and Answers

Q: Does a homeowners policy from every insurance company provide the same coverages?

A: No. While many core coverages are similar, some insurance carriers may bundle special coverages into their policies. For this reason, it is important to both read your policy and call a customer service representative with questions about a particular coverage important to you.

Eddie Stivers Team sponsored by Kiely Hines Insurance



Kiely Hines & Associates Insurance has been a sponsor of the Michael Quinlan Brain Tumor Foundation for many years. We also have a team that participates in the Walk every May. This year, we are forming a special team in memory of Eddie Stivers. Eddie is the son of Sharon Stivers and nephew of Ellen Trabue. Last September, Eddie was diagnosed with Stage IV Leukemic Lymphoma. After a courageous battle, Eddie passed away on November 30, 2009. We hope to raise money in his memory to fight any and all cancers.

The Michael Quinlan organization has always been near and dear to our hearts. We have participated in their Walk for the past 8 years. Their organization is one that is always ready to help you out and be there with kind words. They also provide the information you need for support to caregivers and their families.

Since we have been through our own journey this past year with Eddie, we decided this year's walking team would be dedicated to Eddie, so we are going to do things a little

differently by having the Eddie Stivers Team. For every donation made to our team, we will be handing out "Eddie Stivers – God is in Control" wristbands. The MQBTF is a 501(c)3 non-profit organization.

If you want more information, please contact us. Thanks for your support!!!
Sharon Stivers & Ellen Trabue


Medications and Driving

If you are taking any kind of medication, whether non-prescription or prescription, consult with a doctor to make sure that it

BUSINESS INSURANCE


Your Best Business Insurance...

is our business. When it comes to insurance for your business, you need to make sure you have the exact coverage you need. You need to take a close look at your insurance needs or run the risk of being over-insured in some areas, and under-insured in others. State Auto works with you to make sure your business is covered. To us, that makes good business sense. For more information, call today.



INSURANCE

Your best insurance is a good agent.



STATE AUTO
Insurance Companies
"Friends you can depend on"

won't impair your ability to drive. Check the labels of over-the-counter drugs, too. Just because they are available without a prescription doesn't mean that they won't adversely impact your driving skills.

Some typical side effects from both prescription and non-prescription drugs include: blurred vision, drowsiness, dizziness, inability to focus and excitability. Laws differ from state to state, but driving under the influence of a drug with these side effects can have legal ramifications comparable to drunk driving.

When in doubt about your ability to drive, call a friend or relative to drive you. Better safe than sorry.

Exciting Health News

In the past have you passed up on shopping your company's health insurance because of all the applications you must fill out for each insurance company. Then you get calls from your agent for missing information which you must get from your employees

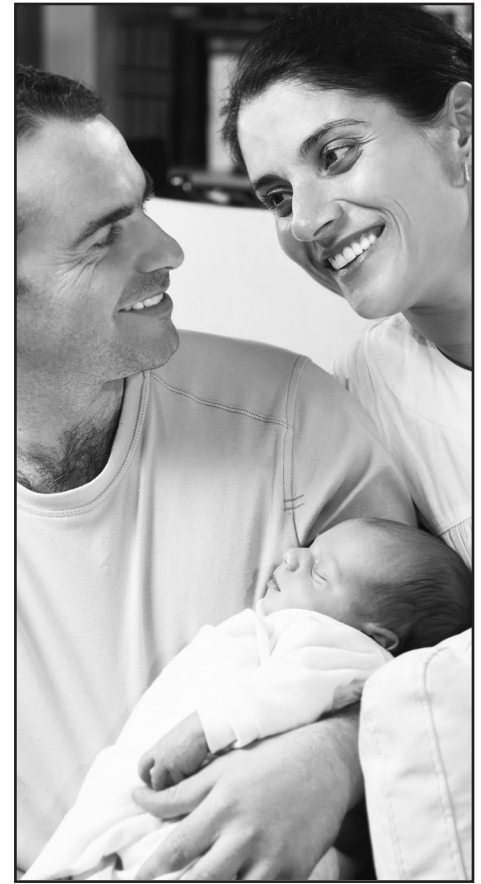
which uses valuable work time, WELL NO MORE. Call us. We can now help you shop your insurance with the completion of just one short online application, and we can even help you complete that application. No more paper apps sitting on your desk. You and your employees can even complete them from home. 100% HIPPA compliant

Medicare Supplement Insurance

Are you or anyone you know turning age 65? Call us. We have the expertise in Medicare Supplement Insurance. We can show you the options we have available.

Life Insurance

Do you have life insurance? If you have insurance, has it been reviewed recently? Life Insurance like all other types of insurance has continued to evolve. So, your older life policies might not meet your current needs. Call us for a free insurance checkup.



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