

INSITES

A NOTE FROM DJ:

Our current economic times seem to challenge us all in one way or another. As we are all keenly aware the cost of gas for our vehicles or fuel for our lawn equipment to simply mow and maintain our property is very definitely a growing expense for most of us. And if that isn't bad enough the latest report on fuel costs for the winter heating season appear to be grim with significant increases predicted.

If you are like me you may be asking yourself "where else can I cut back?" I can't say I have many answers. I do try to conserve fuel by making thoughtful decisions on travel. I have also decided air conditioning isn't necessarily a *requirement* for a happy life. Maybe it's just as simple as not wanting to line the pockets of the utility companies any more than necessary but I have to say we've enjoyed the many sounds of summer at our home this year. There are a lot of us out there that didn't have air conditioning growing up. Surprisingly, we survived too!

If you're in an accident

More than one policyholder has contacted the agency in the last few months to report a claim. Sometimes these have developed complications such as expired policy #'s, only an address to contact the other person, etc. Your assistance with the following is beneficial to YOU and to us!

1. CALL THE POLICE- even if the other party says no big deal or if it's your own driveway. A police report is an official documentation of the Who, When, Where, Why. A police report can prevent future instances of "he said, she said".
- Take down ALL information- even if the police give you a report- especially phone number of the other party and their insurance agent/company. This allows us to help you track claim status if the other party is at fault.
- All information for any witnesses

Contact us for "Auto Accident"- a handy brochure/form to carry in your vehicle.

Some important things to know about claims!

1. If you think you have a claim, we recommend contacting our office immediately. We can assist you with reviewing your deductible, claim history and procedures.
2. If you will be filing a claim, we will need all pertinent information. This means it is important to gather all details at the time of the accident/incident including information on the other parties involved.
3. Once a claim is submitted, you will be contacted by an adjuster. From this point forward, the adjuster is your primary contact. The only time the agency/ agent would get involved is if there is a problem with how the adjuster is handling the claim.
4. In order to expedite processing of your claim, it is important that all calls are returned promptly and all correspondence/ bills are submitted in a timely manner. Remember, the longer a claim is active, the more it costs the company, which in turn impacts all insureds.



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Stop in to see us at our new location. We've moved in but we still have boxes to unpack!

I know that for many people the rising fuel, energy and food costs alone has become a real burden. The working poor, the elderly or those on a fixed income are feeling great stress. Some of our clients have been affected by plant closings, downsizing and reduced hours. If your personal financial situation has changed and you are having difficulty paying your insurance premiums **please don't hesitate to call our office.** We will do everything in our power to find an alternative payment plan to meet your needs.

We care for and about our customers...it's what we do.

Perils, Loss and Misunderstanding

A sailboat's stolen from your yard. Covered? A motorcycle's damaged in your driveway. Covered? Your home is damaged due to a sewer line break. Covered?

The answers in brief are depends, depends and depends, based upon specific policies and circumstances. But a recent survey by the National Association of Insurance Commissioners reveals that many homeowners misunderstand what's included in their homeowners policies. For instance, despite extensive media coverage on Hurricane Katrina victims whose claims were denied because they lacked flood insurance, 33% of respondents incorrectly believe flood damages would be covered by a standard homeowners or property and liability policy.

The survey revealed a number of misunderstandings relating to common losses:

- 35% of respondents think damages from earthquakes are covered. Most homeowners policies exclude earthquake-related claims. An endorsement can be purchased for losses that arise from an earthquake event.
- 34% of survey participants think damages from mold are covered. Moisture damage such as rust, rot, mold and mildew is specifically excluded in most standard homeowners policies. Mold contamination is only covered on a limited basis, and only if it is the result of a covered peril.
- 22% of respondents think pets stolen from or injured on their property are covered. This is another "depends" situation; there is no coverage for theft of a pet under most policies, although injuries may be partially covered based upon policy specifics.
- 31% of people who took the survey think damages from termites or other infestation are covered. Most policies do not cover such claims.

Not sure what your policy covers? Ask your AGENT!

VACATION SAFETY TIPS

We recommend the following tips to keep your home and belongings safe while you are on vacation.

- Park a vehicle in the driveway to give the appearance that someone is home. Don't leave your garage door opener in the car.
- Have a neighbor set out the trash on normal collection days and bring in mail and packages daily. If you will be gone for an extended period, arrange to have yard work or snow taken care of.
- If you have an alarm system, make sure it is in working order and set whenever anyone leaves your house. Use motion detectors on outdoor lighting and timers for indoor lights.
- Turn phone ringers down or off and don't change your answering machine message to announce you are out of town. Check in every few days to listen to your messages.
- If you are staying in a hotel, ask for rooms that open to interior hallways away from outside doors.
- Look for hotels with electronic key cards, which are reprogrammed for each new guest. Avoid taking your key card out in public places where it can be stolen.
- Do not keep money or jewelry in your checked luggage or in your hotel room.
- Use travelers' checks during extended vacations whenever possible.
- Keep jewelry with you or secured in the hotel safe until you need it.

I am pleased to report that A.M. Best Company has affirmed the A+ (Superior) rating for the property/casualty affiliates of Erie Insurance Group and the A (Excellent) rating for Erie Family Life. Rating outlooks remain stable for all of our companies. The affirmed rating keeps Erie Insurance Group in the highest category (Superior) for financial strength. Only 9.8 percent of approximately 2,000 property/casualty insurers have earned this high rating.

KEEPING TRACK OF YOUR STUFF!

What would you do if your home (rental unit) was broken into or burned? Will you remember all of your contents, their worth, where they were purchased?

- Keep an inventory of your belongings- either a list of items/value, photo or video including closets, drawers (under the bed!). Contact the office for an inventory record or www.iii.org offer free software.
- Update this list regularly.
- Don't let your inventory go up in smoke- literally or metaphorically! Use a fireproof safe or store off-site your inventory list as well as receipts for the big items. (We are happy to keep a copy of your inventory with your insurance policy.)
- Keep a list of personal information including credit cards AND the contact information for each of them.

Are you a renter? A recent nationwide poll showed that approx. 2/3 of renters were not insured! Many tenants erroneously believed their landlord's policy covered them. And they don't realize that they still have liability, no matter where they are.

Indiana is ranked 24th for **Identity Theft** with 3,928 victims- that's 62.2 victims per 100,000 population. You can take steps to reduce your potential for becoming a candidate of identity theft by following a few simple rules.

1. Watch your mail- if your mail comes to a mailbox, retrieve it promptly. Be concerned if you expect a bill by a particular date but don't receive it. Remove yourself from mailing lists by contacting: 1 888 5OPTOUT or Mail Preference Service- Direct Marketing Association, PO Box 643, Carmel, NY 10512 or www.dmaconsumers.org/cgi/offmailinglist
2. Protect your social security number- don't list your SS# on your license, checks or carry it in your wallet. Question if some other form of ID can be used.
3. Shred, shred, shred- anything that has identifying information! (See page 4 for discounts on shredders)
4. Check all accounts regularly. Review statements and check your credit reports annually. Legislation now allows a free report every 12 months from each of the three consumer reporting agencies. www.annualcreditreport.com or 1-877-322-8228 or Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
5. Watch your computer- use quality spy-ware and virus protection. Don't download files from unknown sources and don't open suspicious emails. If you receive fraudulent emails, forward them (without extra text) to spam@uce.gov
6. Never give information over the phone unless you have initiated the contact first or you can confirm the authenticity of the caller/company.
7. Ask your agent about Identity Recovery coverage as an endorsement to your homeowners or renters policy.

To submit to the national do not call list: www.ftc.gov. For the Indiana do not call list, contact 888-834-9969 or www.in.gov/attorneygeneral

HOW VICTIMS' INFORMATION IS MISUSED, 2006 (1)

Type of identity theft fraud	Percent
Credit card fraud	25%
Other identity theft	24
Phone or utilities fraud	16
Bank fraud (2)	16
Employment-related fraud	14
Government documents or benefits fraud	10
Attempted identity theft	6
Loan fraud	5

(1) Percentages are based on the total number of complaints in the Federal Trade Commission's Identity Theft Data Clearinghouse (246,035 in 2006).
 Source: Federal Trade Commission.

BUSINESS OWNERS

As a small business owner I share your frustration with time management. Every day, I have a "to do list". I review the list to prioritize it every morning in order of importance and on a good day I actually get some of it done. I know as well as you do that life and other stuff happens everyday to throw us off course. You pitch, you catch or anything in between.

As busy as we all are I believe it is very important to take just 30 minutes each year to review our business insurance coverage. There are small changes made during the course of every business day or week that can have significant impact on your insurance coverage. You may have added equipment or personnel; added a service; added a vehicle; sold a vehicle; or may now be operating in another state.

I know it's just another "thing" on the "to do" list but it could make the difference between having the protection you need when you need it or finding out you don't. **Call DJ today** to schedule a convenient time in **your** schedule to meet.

GRILLING SAFETY

Gas grill accidents are often caused when propane tanks are hooked up incorrectly or leaks are undetected.

- Check for leaks by placing some liquid soap and water directly on the gas connections. If bubbles appear, there is a leak and the connections should be tightened.
- You should also routinely check fittings and connections to make sure that they are properly tightened and clean the grill thoroughly at least once each season.
- Only proper starting fluids should be used to ignite a charcoal grill - gasoline or kerosene should never be used.
- Also, adding starter fluid after the fire has been ignited is extremely hazardous as flames may jump out from the grill.
- Never place grills directly on a wooden surface such as a deck because the grill will remain hot for hours after cooking, presenting a fire hazard.

WHAT'S YOUR LIFE WORTH?

Many of you have life insurance with Sites Insurance Agency.

For those of you that do not: I hope you have life insurance protection someplace.....anyplace..... just so YOU HAVE IT! (Even if you have life insurance protection through your employer, it is always a good idea to have additional coverage elsewhere- in case something happens to the company or your job!)

Our agency offers life insurance for many different needs and in many very affordable options. Don't take a gamble with the lives of your loved ones. We will help you figure out a plan you can really afford. We want your spouse and children to be able to keep their home and the lifestyle you have worked so hard for.

Consider: Of Erie Family Life Insurance Company's 20 recent Death Benefit Claims: 3 were under the age of 25 and 9 were under the age of 50.

Contact us today for an *Insurance Calculator, Insurance Buyer's Guide or to discuss the best options for you and your family.*

Are you a consultant for Gold Canyon Candles, Mary Kay, Pampered Chef, or do you have some other home based business?

A home based business creates exposure from clients/customers entering your premise, your business operation and even the products that you carry/store to conduct your business.

Most standard homeowner policies do not extend adequate coverage for a home based business located in a person's home whether it be liability or business personal property. The simplest way to address a home business' liability exposure is through an Incidental Business Endorsement.

The IBE covers 50 different types of business', mostly small offices and service providers for an additional \$20-\$60 annual premium depending on the type of business.

Contact us today to discuss your options!

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