



COMMUNITY SPIRIT



Ashland
Insurance
Center

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PERSONAL SAFETY

Every day in Massachusetts, six people are ejected from their vehicles during crashes*

Know any seat belt non-believers? Here are some more head spinning reasons to buckle up.

In 2008 a survey found that Massachusetts drivers and passengers buckled up at the rate of 67% compared to a national rate of 88%. The most recent survey by the National Highway Traffic Safety Administration indicated that only three states had a worse seatbelt use rate than Massachusetts. Our rate, while on the rise from a low of 51% in 2002, was listed at 73.6%.

Think you can “brace yourself” in a crash?

At just 35 mph, a 130 pound adult generates 3600 pounds of force. Now imagine that force striking the dashboard or windshield. When a body stops by crashing into something, its internal organs and brain keep moving. The “internal collision” is what leads to serious injury and death.



MA Child Passenger Safety Law requires booster seat use for children who have outgrown a child safety seat but are under age 8 and less than 4’9” in height. Booster seats put children in the proper position to safely use adult safety belts. An improperly fitting adult belt can cause injury to the face, neck, and spinal cord of a child.

Just headed to the store?

It pays to buckle up because 80% of traffic fatalities occur within 25 miles of home, and at less than 40 miles per hour.

Airbags are great but...

They inflate at a speed of 200 miles per

hour. They can seriously injure unbelted drivers and passengers.

Improve chances of escaping

Seat belts can prevent you from being knocked unconscious in a crash. This improves your chances of escaping the vehicle and helping other passengers.

Unbelted passengers are threats

Those who are unbelted can become projectiles in a crash and injure belted passengers. For the same reason, even the family dog in the back of a vehicle should be belted.

Setting a good example for kids

One of the best reasons to buckle up every time is to set a good example for your children or your grandchildren. Studies indicate that 70% of kids who have parents who don’t buckle up will not use their seat belts as adults.

* Source: Commonwealth of Massachusetts

Test Your Insurance I.Q.

Q. Rob, if a tree or big branch falls on my car during a snow or wind storm this winter, does my homeowner’s policy pay for the damage?

A. No. At home or away from home, you are only covered for this type of loss if you have comprehensive coverage on your auto policy. However, if a tree or branch hits your house or another insured structure such as a detached garage or shed, you can file a claim for damages and removal of the tree under your homeowner’s policy. For more details about coverage situations, give us a call.

We invite you to submit questions for this regular column. Email: rphipps@phippsinsurance.com

UpFront & Personal

By Rob Phipps, CIC, and Brian Thomas, CIC



“Since 1950, we’ve carried on a tradition of personal service and community support.”

• **Vacant unsold houses require special coverage.** When an unsold home becomes unoccupied, the existing home insurance policy only carries the vandalism coverage for 30 days. ALL coverage ends after 60 days! If you have a home for sale that is empty, call us immediately. You need to purchase a Vacant Dwelling policy until your property is sold.

• **Do you have a business in your home?** 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.

• **Pellet stove safety.** Fire protection officials recommend that stoves be checked every year for build-up of creosote, pipe leaks that could cause release of carbon monoxide, and proper electrical hookups. Make sure that your stove is seated on a fire resistant base and that steel containers are always used for ash disposal.

• **Planning some home construction?** Make sure all your home construction and repair contractors have proper workers’ comp and liability insurance. How? Ask them to show you a Certificate of Insurance from their insurance agent.

• **Document rental vehicle damage.** Walk around the vehicle and check for damages. Before you leave the lot, make sure the rental company documents any scratches, dents or dings you find. Without documentation, you could be charged later for damages you didn’t cause!

• **FLOOD FLASH -News from FEMA.** Even if you don’t have a home or business property near a lake or river or the ocean, you may still hear about the Bigger-Waters Flood Insurance Reform Act. It involves significant reform, including a new rate structure for flood insurance and flood hazard mapping. More at www.fema.gov.



Community Spirit

Have you had an annual review recently? If not, give us a call!

NEW WEBSITE

Take a site-seeing tour with us

Our new website went live on October 28. In addition to new graphics and the easy to use navigation that takes you on a tour of Phipps Agency product and service information, the site has several unique features. For example, you can choose to pay your bill online; you can access our 24/7 claim reporting service; you'll find a family history of the Phipps agency that includes profiles of founder **Paul M. Phipps**, agency president **Robert A. Phipps**, and executive vice president **Brian E. Thomas**; an online PDF of our latest Community Spirit newsletter issue. Click on our Charitable & Community Activities icon. It will take you to a lengthy list of organizations we support (with website addresses). These are the commitments behind our agency theme: **A Tradition of Personal Service and Community Support.**



PERSONAL SECURITY

Protect against the theft of your Social Security number



Reduce the risk that your Social Security number will be "stolen" from your Medicare card.

One popular way is to make a color copy of the card with the number deleted or the last four digits blacked out. Carry the copy with you and use it if asked to produce your card by a medical provider.

New! Premiere Accident Forgiveness benefit from MAPFRE/Commerce

Drivers who qualify could save hundreds of dollars with this new endorsement offered by one of our market-leader carriers. As long as all auto operators on your policy have a driving record of 4 points or less, Accident Forgiveness may be purchased. This is just one of the major advantages of MAPFRE/Commerce's "true" accident forgiveness approach. Auto policies in force on or after November 1, 2013 are eligible. If you are interested in adding this coverage to your policy, please contact us for more details.

SAFETY ON THE ROAD

"It Can Wait" Pledge

This is the slogan for a national public awareness campaign to combat distracted driving. The campaign focuses on the dangers of texting and driving. We encourage you to visit the campaign site www.itcanwait.com, and ask your children and grandchildren and their friends to visit as well.

Thanks for your referrals!

Phipps in the Community

It has been an active fall! We are pleased to have had the opportunity to support these charity events. We encourage you to learn more about each of these local organizations. They do great work in our community.

- **September 20**, we were a primary sponsor again this year for the Upton Men's Club Charity Golf Tournament (www.uptonmensclub.org).
- **October 5**, we were the title sponsor for the Hopkinton PTA Carnival (www.hptaonline.com).
- **October 19**, we supported Michael's Run to benefit the Michael Lisnow Respite Center. (www.hopkintonrespite.com).
- **October 27**, the event was the Ashland Second Annual Half Marathon and 5K, Ashland Sporting Association.



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.

IN THIS ISSUE

- Head-spinning reasons to buckle up
- New Accident Forgiveness auto benefit
- Protect your Social Security number
- Agency supports four local charity events

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