

# The Hess Agency

Insurance and Investment Brokers  
for Personal and Business Needs.

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## Staying in touch Keeping you informed on *Personal Insurance* issues



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### Your Vacation: An Invitation to Burglars?

Coming home from a trip to a burglarized home can be an unpleasant jolt after a relaxing vacation. Unfortunately, the truth is that an empty home is an easy target for burglars, and peak vacation times show the highest number of break-ins. However, there is good news. Taking the time to make *your* home less inviting to potential burglars may help prevent theft or damage while you are away from home.



Keeping your house looking occupied while you're away is key. Between packing and booking reservations for your trip, you may be able to deter criminals by taking the following precautions:

- Stop mail and newspaper deliveries, or ask a trusted neighbor to collect them for you.
- Lower the ring on your phone so it cannot be heard outside. Similarly, turn down the volume on your answering machine if you have one.
- Leave shades, blinds, or curtains in their regular positions. However, move

any valuables away from windows so they cannot be seen.

- Trim the shrubs and large trees so trespassers have fewer hiding spots.
- If possible, leave a locked vehicle in your driveway, or ask a neighbor to park there.
- Connect your light switches and a radio to an automatic timer.
- Ask a neighbor to put out your garbage and mow your lawn.
- Make sure all windows and doors are locked. Deadbolts or cylinder locks may provide the best protection for doors.
- If you have a sliding glass door, put a steel or wooden rod in the door channel.
- Consider installing an alarm system that *directly alerts* a monitoring service or police station in the event of a break-in. If a system is too expensive for your budget at this time, simply sticking an alarm decal in a visible location may be enough to scare away a burglar.

Before you leave for a vacation, take the right precautions to make your home as burglar-proof as possible. Your trip may be much more relaxing and enjoyable if you know your home is safe while you're away.

### Rental Insurance

Many people who rent may assume that a landlord's insurance will cover *their* personal losses should their rental property fall victim to a fire, theft, explosion, or other disaster. Renters are often dismayed to learn that landlords insure only their own structures, not the *belongings* of their tenants.

As a result, renters without insurance may be carrying much more risk than they think. In addition to their personal possessions being at risk, their financial security could also be jeopardized in the event of a lawsuit.

**Renters insurance** typically covers loss or damage due to theft, vandalism, smoke, fire, explosion, windstorm, lightning, and faulty indoor plumbing. Categories of coverage usually include personal property, improvements, loss of use, and liability.

Be aware that renters insurance may have certain exclusions, such as for damage resulting from floods or earthquakes, and limits on the amounts of coverage for expensive items, such as silver and jewelry. For more information on your specific policy needs, please give us a call.

# Smooth Sailing with Boat Owners Insurance

On bright and sunny summer days, the allure of water can be irresistible. If you live near a lake, river, or ocean, boating trips may be just over the horizon when warm weather hits. Before you set sail, take some time to consider whether you and your passengers meet the required safety standards and are prepared for any unforeseen events.

Boating can be a lot of fun, but it can also be dangerous. The U.S. Coast Guard (USCG, 2007) reports that almost 5,000 recreational boating accidents occurred in 2005, causing just under 700 fatalities, around 3,500 injuries, and over \$38 million in property damage. Fortunately, the Coast Guard statistics reveal that the number of accidents and fatalities seems to be on the decline, as compared to previous years. To further this trend, the Coast Guard offers online boating safety tips at [www.uscgboating.org](http://www.uscgboating.org), and they provide the opportunity to take any number of boating safety courses. Nonetheless, the potential for mishaps and liabilities has made most boat owners increasingly aware of the need for **boat owners insurance**.



A typical boat owners policy can provide protection for your boat, motor, and equipment against damages incurred by weather, sinking, capsizing, stranding, explosion, fire, and theft. A policy can also help safeguard boat equipment, which may include anchors, oars, fuel tanks, life jackets, dinghies, tools, and canopies. **Liability coverage** is also offered as legal protection against damages inflicted by the use of your boat, and it may also cover medical treatment needed by your occupants as a result of an accident.

The opportunity often exists to add *additional* coverage to your policy. Some examples of possible **endorsements** are for emergency services, such as towing and pre-hurricane haul-out. Additional coverage add-ons could insure personal effects, fishing tackle, and replacement cost motor coverage. In some cases, discounted policy rates may apply for owners who have taken boating safety courses or have good operating records; or if the age of the boat and the ages of all operators are deemed favorable.

When selecting a boat owners policy, ask questions. Some topics you might want to discuss include the following:

- What laws apply that are unique to my state?
- Is my trailer covered, and which boating supplies are covered?
- Will completing boating safety courses make me eligible for discounts, and if so, which courses apply?
- Are both inland and ocean boating covered?
- Is there an age limit on operators, and who will be covered?

When applying for a boat owners insurance policy, be prepared to supply the following information:

- The age and driving record of all operators
- The year, type, model, value, power supply, and material of the boat
- The amount of horsepower, year, and value of the motor
- The manufacturer, year, and value of your trailer

Taking a few minutes to answer these questions can result in policy coverage that will protect both you and your loved ones. Routine safety checks, both of the boat and of those who ride in it, should also be a part of your protection plan. With the purchase of boat owners insurance, you may be able to go one step further to shield yourself from the sometimes unpredictable elements of the sea. Give us a call, and one of our qualified insurance professionals will be happy to discuss your boat coverage options.

## For Your Information

### Passport Information

Under the Western Hemisphere Travel Initiative (WHTI), beginning in 2007, all persons traveling by air to locations outside of the United States, including Canada and Mexico, are required to show a passport or other qualified identification document. As early as 2008, this requirement will be extended to travel by land and sea as well. For more information on obtaining or renewing a passport, visit the U.S. Department of State at [www.travel.state.gov](http://www.travel.state.gov).

### Do Not Call Registry

The National Do Not Call Registry, which is managed by the Federal Trade Commission (FTC), gives you an opportunity to limit the number of unsolicited phone calls you receive. Once your phone number has been registered, telemarketers covered by the registry have up to 31 days to stop calling you, and registration is effective for five years. Visit [www.donotcall.gov](http://www.donotcall.gov) to register a phone number, verify a registration, or file a related telemarketing complaint.

### eCycle Your Old Electronics

As technology develops, the number of used, obsolete products continues to grow. In response, the U.S. Environmental Protection Agency (EPA) has teamed up with consumer electronics manufacturers to promote the safe recycling of old electronics, such as televisions, computers, and cell phones, through the eCycling program. For more information on donating or recycling your old electronics, or to find a Plug-In Partner for eCycling in your area, visit [www.epa.gov](http://www.epa.gov).