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See the article on Page 3 to see how this barcode works!

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*The Wrong Coverage is Never a Bargain.*

## Tips to make your life easier, happier, and safer!!

August September October 2011

### Energy Efficient Renovations that Homeowners should consider

Housemaster, a home inspection organization, urges homeowners to be proactive in making energy efficient home renovations in order to receive the rebates outlined in President Obama's "Home Star Retrofit Rebate" program. Housemaster provides the following easy checkups every homeowner can do to optimize the energy efficiency of their home:

#### Windows and Doors

Holes in windows and doors allow conditioned air to leak from our home and allow outdoor air to infiltrate, which can tax your heating and cooling systems and raise your energy bills. Caulk around windows and doors where there are gaps. Also caulk areas where plumbing lines or electrical wiring extend to the exterior of the home.

#### Floor and Wall Insulation

Insulation acts as a barrier to heat movement and helps keep any home cooler in the summer and warmer in the winter all while using less energy. Making sure insulation is used at potential gaps such as around an attic stairway or over the attic access door is important as well.

#### Shedding a little light on a simple solution

By replacing traditional incandescent light bulbs with compact fluorescents, you can use up to 75% less energy on lighting alone. A wide assortment of CFLs is now available for almost any type fixture found in a home.

#### Appliances and HVAC Systems

Your major household appliances are a good place to

focus on to make your home more eco-friendly. Start by changing the filters of your HVAC systems regularly and consider upgrading older appliances to take advantage of newer, more efficient designs.

#### Buy a Programmable Thermostat

This energy saving step can have a positive and noticeable impact right away. Programmable thermostats are fairly easy to install and once they are set up a homeowner can adjust them as the weather changes. For every degree that a thermostat is set back, you may realize a savings between 1-3% on your heating or cooling bills.

For more information please visit: [www.housemaster.com](http://www.housemaster.com)

### Underinsured Motorist Protection Are you adequately covered?

New York state requires minimum liability insurance on any vehicle registered in the state. The Current Minimum requirements are 25/50. This means that the maximum coverage a policy holder would be afforded by his Insurance Company,

would be \$50,000 per accident, with no one injured person eligible to receive more than \$25,000.

In our agencies experience these limits are greatly insufficient to compensate injured accident victims.

We greatly urge all of our client's, loved ones and their friends to contact their insurance brokers and agents to discuss their current limits of Underinsured Motorist coverage.

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## DMV announces change in cell phone violation



Officials at the New York State Department of Motor Vehicles (DMV) have announced that the Department will impose two points on the driving records of those who have been found guilty of driving while using a cell phone for offenses committed on or after February 16, 2011.

Previously, no points were assigned for talking on a cell phone although two points are assigned for texting while driving violations. The new regulation will align the point penalty for both violations.

"Distracted driving is one of the most serious dangers on our roadways today," said DMV Executive Deputy Commissioner J. David Sampson. "By strengthening the current law, our hope is that motorists will become even more aware of the potential consequences of their actions if they use a cell phone while driving."

In November 2001, New York became the first in the nation to adopt a state-wide ban on handheld cell phone use while driving and established a fine for the violation of up to \$100.

In November 2009, a law eliminating the use of portable electronic devices for texting while driving took effect, a violation that currently has two points attached to it along with a \$150 fine.

In New York State, driver distraction is a contributing factor in at least one out of five crashes.

Each year over 300,000 tickets are issued statewide for cell phone violations. In 2009, nearly 5,500 people died nationwide in crashes involving a distracted or inattentive driver and more than 440,000 were injured.

For more information on this topic and other highway safety issues please visit [www.dmv.ny.gov](http://www.dmv.ny.gov).



## Lapsing Auto Insurance to save money can actually cost up to 12% more

Lapsed car insurance policies can lead up to a 12% increase in insurance rates, according to a news analyst. Drivers who let their most recent auto insurance coverage lapse before purchasing a new policy, paid an average of 5.7% more than the \$1405 paid for annual coverage by drivers who maintained continuous coverage, according to an examination of 184,000 car insurance policies sold through insurance.com in 2009 and 2010.

Drivers with a history of allowing their policies to lapse, which is not uncommon in a tough economy, tend to be more likely to be involved in crashes, according to car insurance company research.

Drivers insuring a single vehicle whose previous policy had lapsed paid 8.8% more in average annual premium costs than drivers who maintained continuous coverage for one vehicle, who paid an average of \$1,222.

Insurers begin charging higher rates with policies that lapse by as little as one day according to the insurance.com data. The penalty is even greater when insuring multiple cars.

Drivers insuring two or more vehicles who previous policy had lapsed paid 12% more in average annual premium cost than the \$1,781 drivers who maintained continuous coverage for

two or more vehicles paid.

Dropping auto insurance to save a few bucks in the short run can be very costly over the long run.



### Continued from Page 1

Underinsured Motorist Protection, also known as SUM/UIM, allows a responsible automobile owner to protect themselves and their household family members against individuals, who have insufficient insurance coverage. Thus, even if you are not at fault for an accident, you may be eligible to recover significantly more money from your own insurance company. Underinsured motorist coverage is an inexpensive option that can be increased as high as your current liability limits. This low cost option can be the difference between heartache and disappointment, and adequate compensation. Call our office to go over your current coverage today!

**Do you have enough coverage?**



## What's up with the new bar codes??

Have you seen the new funny-looking symbols in magazines and stores lately. They're called QR codes (short for quick response) and the name says it all.

These are the latest and greatest successors to the traditional bar codes. The big improvement is the fact they are two di-

mensional which means they can display a lot more info, quickly. Its easy to get started scanning these, you just need a phone with a camera and to download a reader. Then you just center the code in your screen or take a photo and you will see a message or link.

These are used to take you to websites, coupons, video or a map of how to get to a store.

A few sites where you can download a free reader are:

- I-Nigma - probably the most popular decoder/reader application and works on most of the popular smartphones

- Quickmark - for most phone, but noticeably has an Android version and a Windows Mobile version
- Barcode Scanner - another good Android QR code reader. Available in the Android Market in the Applications/Shopping category.

Feel free to visit our website right from this newsletter by scanning our QR code on page 1!!

## TO BUY OR NOT TO BUY...THAT IS THE QUESTION

Are you one of the thousands of people that are asking themselves "Am I missing the boat?"? Housing prices have been in a consistent depression which typically creates what is known as the "buyers' market".

If you have been thinking to take advantage of the lower prices or maybe a distressed property sale, the next phase is the countless questions that run through your mind.

- Can I really afford this?
- Will prices go lower meaning I should wait?
- Mortgage rates are extremely low...will they go lower as the economic number stay the same?
- I don't think I have enough in my accounts to put down on a new house?

- My mortgage payment is going to be higher than my rent...is buying a good decision?
- If I have had credit issues, can I still get a mortgage?
- I'd like to buy a 2-family home so I can rent out the second unit, will I qualify?

These are all legitimate and very important questions. Yes, it is a fact that there are many good deals out there right now. Make a list of all your questions. Do not be shy to ask any and all questions. Then get in touch with a experienced and licensed mortgage loan originator.

Do not hesitate to ask and make sure they are licensed (hint: ask them for their NMLS number which is their

official license number). It has never been more important to talk to an educated professional about one of the most significant investments you will make in your lifetime.



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## Have all of your insurance needs with us!



