

# Lampton/Engle & Associates

## Insurance & Financial Services

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



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### Flying the “Friendly” Skies?

In this fast-paced world, many vacationers and business travelers give little thought to safety while preparing to fly the “friendly” skies. It is wise to remember that crime doesn't necessarily stop at the airport terminal doors. Next time you fly, consider the following tips to help protect yourself:

#### Terminal Tips

- Be wary of overly friendly strangers. A talkative stranger at the terminal could be a decoy for well-organized pickpockets.
- Avoid wearing flashy or expensive jewelry or clothing on your flight. You don't want to attract attention from those seeking a wealthy target.
- Try to carry only the essentials in your wallet or purse, such as one credit/ATM card, one piece of identification, and a limited amount of cash. Men may wrap a rubber band around their wallet and carry it in their front pocket. Women may carry their purse slightly in front of them.
- Never leave luggage unattended. Even if you just turn your back for a moment, a thief can strike in the blink of an eye.
- Be observant and be prepared to react quickly. Avoid overloading yourself with luggage that could hinder your ability to protect yourself or move suddenly.

- Know where you're going! Travelers who look lost are seen as easy prey. If you are lost, seek help from airline or airport personnel, not strangers.
- Keep a strong lock on checked luggage and frequently check any carry-on bags to ensure your contents are intact.



- When using shuttles or cabs, check for logos and familiar company names on vehicles. When in doubt, ask to see the driver's identification.
- Finally, consider what time of day you will be returning before you park your car. If you will be returning at night, remember to park where there is ample lighting, preferably near an exit.

Airports can be crowded, confusing, and potentially unsafe. Following these tips can help make your next trip a safer and more pleasurable experience.

### Insurance for Your Home-Based Business

Did you know your **homeowners** or **renters policy** is not designed to protect your home-based business? In general, these policies provide limited coverage (typically around \$2,500) for business equipment, which may be inadequate for high-end personal computers, printers, and other office equipment. In addition, if someone is injured on your property during business hours, you may not have the necessary liability coverage.

There are three basic ways you can obtain coverage for your home-based business: 1) purchase endorsements, or additional coverage, for your existing homeowners or renters policy; 2) obtain an **in-home business policy**; or 3) buy a **business owners policy (BOP)**, which bundles property and liability coverage in one package, including coverage for a building and its contents, business interruption, and liability. If you own a home-based business, give us a call to discuss your unique insurance needs.

# An Easy Rider's Guide to Motorcycle Insurance

You've finally got the bike of your dreams! Now, all you need is the insurance. Motorcycle insurance is similar in many ways to automobile insurance. Basic coverage for liability is mandatory in many states, and you may choose to purchase additional coverage, such as collision, comprehensive, and uninsured/underinsured motorist coverage. Your local Department of Motor Vehicles (DMV) can provide information about the specific requirements for motorcycle insurance in your state.

## Types of Coverage

Here's a quick look at some key components of a motorcycle insurance policy:

**Liability insurance** covers damage to property, such as another vehicle or telephone poles, or injury to other people, if you are found to be at fault in an accident. Depending on the laws of your state and the specifics of your policy, liability coverage may also apply to your passengers. It is important to note that liability insurance does not cover you or your motorcycle.

**Collision insurance** covers damage to your motorcycle caused by a collision with another vehicle or object, even if the damage is your fault. Collision insurance may only cover the factory standard parts on your motorcycle. So, if you customize your bike in any way, you may want to obtain additional or optional equipment coverage.

**Comprehensive coverage** protects your motorcycle from hazards that aren't accident-related, such as fire, theft, or vandalism. Comprehensive coverage may be required if you have leased or financed the motorcycle. Like collision coverage, comprehensive coverage may only cover factory standard parts.

**Uninsured/Underinsured Motorist coverage** provides protection if you are involved in an accident caused by a driver with inadequate or no insurance coverage. It can help to pay for medical treatment, lost wages, and other damages to you and your passengers. If your policy includes **uninsured motorist property damage**, your bike will also be covered.

## Understanding the Cost of Coverage

Motorcycle insurance is classified as higher-risk specialty insurance. A number

of factors may affect the cost of coverage, including the make, model, and size of your bike; how often you ride it; and where you store it. Your age, occupation, and place of residence can also influence the cost.

While some factors are beyond your control, there may be ways that you can help reduce your motorcycle insurance costs. Consider the following tips:

- Take a motorcycle safety course. Besides teaching you how to operate your bike safely, and therefore avoid accidents, it may help you qualify for a discount. To find a safety course near you, check out the Motorcycle Safety Foundation at [www.msf-usa.org](http://www.msf-usa.org) or call 800-446-9227.
- Traffic violations and accidents can raise your premiums. To keep costs down, maintain a good driving record without violations.
- If you live in a northern state, consider purchasing a lay-up policy, if available. With this type of insurance, coverage is suspended during winter months, when you won't be riding. Generally, with a lay-up policy, comprehensive coverage is maintained year-round.
- Increase your deductibles. Higher deductibles mean you assume more of the risk for small claims, so be sure to set deductibles at limits you can reasonably afford, since you will have to pay for them out of pocket if an accident occurs.
- Many insurers offer policy discounts for a variety of reasons. Inquire about multi-bike, multi-vehicle, and multi-policy discounts; association or organization discounts; and discounts for mature drivers.
- As your motorcycle ages, it may not be cost effective or necessary to continue carrying collision and/or comprehensive insurance.

Now that you know what you need to protect yourself, your passengers, and your bike, it's time to enjoy the open road! Remember to ride defensively, wear protective gear, and periodically revisit your insurance coverage. Be sure to contact one of our qualified insurance professionals for further information about your individual circumstances.

## For Your Information

### Grilling Safety Tips

There's nothing like a summer cookout with hot dogs, burgers, and s'mores for the kids. But, a grill can be a fire hazard. The National Fire Protection Association (NFPA) provides valuable information for consumers about grilling hazards. Their website features safety tips, videos that cover safety for both gas and charcoal grills, and informational audio clips on how gas grills work and why newer grills may be safer. For more information, visit [www.nfpa.org](http://www.nfpa.org).

### Lightning Safety

Although lightning strikes year-round, summer is the peak season for this dangerous weather phenomenon. The National Weather Service has developed a website dedicated to safeguarding U.S. residents from lightning. In addition to information about lightning science and safety tips for storms, the site features survivor stories, medical facts, teacher tools, a kids' page, and a variety of media including posters, brochures, and handouts. For more information, visit [www.lightningsafety.noaa.gov](http://www.lightningsafety.noaa.gov).

### MyEnvironment

The U.S. Environmental Protection Agency (EPA) has developed a unique search application that provides environmental information based on location. Using the MyEnvironment tool, users can search by zip code, street address, or other place name, and learn about air and water quality, health indicators, environmental pollutants, and EPA-regulated businesses. Users can also provide feedback to the EPA, write about local environmental efforts, and find community volunteering opportunities. For more information, visit [www.epa.gov](http://www.epa.gov).