



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Homeowners' Issues

Insurance Tips for Summer Fun, Peace of Mind

WHEN SUMMER arrives, many people look forward to activities that they can only enjoy during warmer months.

Summer is also a time for family vacations and relaxing. A typical American's summer plans may include outdoor activities, entertainment and traveling.

While these are all great ways to make the most of the warm months, it is important to evaluate additional insurance needs. Accidents can happen, but do not need to end in bankruptcy. These simple insurance tips will help you enjoy your summer with peace of mind.

Pools and trampolines

Although trampolines and pools provide plenty of fun for kids during the summer, they also pose major hazards. Many people are severely injured or killed in accidents involving them every summer.

Insurance companies have strict rules for these hazards. Homeowners with built-in pools or even inflatable pools should contact their agents for information about pool coverage and rules for securing the pools.

Some insurers may not cover injuries related to pool or trampoline injuries. It is best to purchase an umbrella policy when putting a trampoline or pool on the property.

Boats

Typical policies for personal property usually cover small boats up to \$1,500. But, the cost of repairing even minor damage to most boats will exceed this amount.

Large boats are usually not covered at all, and separate boat insurance is needed to provide protection in the event that someone is injured on the vessel.

Jet skis and other personal watercraft items also require separate policies. Some home insurance companies offer these supplemental options.

Be sure to ask about various options and to understand what is and is not covered.

All-terrain vehicles

An ATV is typically not covered by an auto insurance company. However, a home insurance policy provides limited coverage for liability.

Ask us whether your coverage is sufficient.

Anyone who uses these vehicles and allows others to ride on them should purchase additional coverage.

Medical bills can be very expensive, and a typical hospital stay can easily reach into the thousands within just one day.

Traveling

It is important to be protected while traveling, whether the trip is a weekend getaway or an extended summer vacation.

Know what your home insurance policy covers before leaving for the trip. Not all policies cover personal belongings a traveler takes along for the trip if they

See 'Insurance Tips' on page 2

WELCOME!

Welcome to the Summer 2018 edition of the Levin Insurance Agency newsletter! This time of year is all about friends, family, and fun! We hope you find some useful tips in this newsletter!

Thank you again for your business.



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If you have any questions regarding any of these articles or have a coverage question, please call us at:

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Are You Covered for Personal Use of a Company Car?

GETTING A company car is a coveted perk for employees, but it can also cause some coverage issues with your personal auto policy.

The standard auto policy excludes coverage for non-owned vehicles furnished or available for your regular use.

This means you are relying solely on the company's insurance for protection. If for any reason the company's policy does not respond if you are in a traffic accident, you have no coverage.

The company's business auto coverage will also not provide you protection if you use the vehicle outside the scope of the employer's permission. This can leave a big gap if you or a family member use the vehicle in a way that wasn't part of the original agreement.

Nightmare scenario

Your employer allows only you to drive the vehicle. Your spouse takes the company car to the grocery store and on the way she crashes into another vehicle.

Unfortunately, you have no coverage on either your policy or the company's policy. You would be on the hook for damage to the car and possibly the other vehicle, as well as for medical costs for any injuries sustained by either party in the accident.

The solution

If you are given a company car, you should consider adding an "extended non-owned coverage for named individuals" endorsement to your policy. You should name each member of your family of driving age.

This endorsement will fix the gap in coverage when an employee is furnished an auto for their regular use (or even has one available for their regular use out of a pool of vehicles). But, note that this is only for liability coverage and there is not going to be any physical damage coverage for the vehicle.

This endorsement is inexpensive and can provide peace of mind. It is a good idea anytime you have regular access to a vehicle you do not own.

If the insurance company won't add the extended non-owned endorsement (or a similar one) to the personal auto policy, or can't add it, the next option would be to buy a named non-owned policy to fill the gap in coverage.

In effect, this accomplishes the same thing as the extended non-owned coverage for a named individual, but may be more expensive. ❖



Continued from page 1

Insurance Tips for Summer Vacations

are stolen. While some items may be covered, there is still a deductible to think about.

When traveling with any rare items or high-priced valuables, it is best to obtain separate coverage for them.

Be sure to review all deductibles and limitations before summer arrives each year. If any changes are made to the property that pose a liability risk or if any expensive items are purchased, discuss the additions with us to ensure they are protected. ❖

This newsletter is not intended to provide legal advice, but rather perspective on recent regulatory issues, trends and standards affecting insurance as well as instructional articles on protection and managing personal risk. Please consult your agent for further information on the topics covered herein. Copyright 2018.



Keeping Children Safe in Pools This Summer

WHILE SUMMER is a time for fun and sun in the outdoors, each year at least 200 children lose their lives in pools during this season.

The Red Cross sponsors several campaigns and provides safety tips to keep you and your family safe when there is a pool or hot tub on the property. These are some vital tips to remember.

Secure the pool with barriers

Every pool should be surrounded with a sturdy fence that is at least 4 feet high. There should be a self-latching gate with a hinge that makes it close on its own. If you don't follow these rules and a violation is discovered during an inspection with or without an incident, the pool may be excluded from liability coverage.

Keep unoccupied pools and spas covered

Use a hard cover or a pool net to keep pools and spas covered. Do not use a tarp or any type of covering that is not fitted by a professional.

Many children drown each year when they climb on inadequate covers. Keeping the pool or hot tub covered also reduces risks of mosquito problems. Be sure to remove any access ladders or steps when they are not in use.

Install a pool alarm

There are several different types of alarms. Spend some time researching them to find the right one for your individual needs.

Pool alarms go off whenever someone enters the pool or the fenced pool area. Since it only takes a few moments for tragedy to strike, these alarms are a must for summer when children are at home and cannot be visually supervised every minute.

Supervise children while they swim

An adult should be present at all times when children are in the pool. If young children are swimming, stay in the pool or by the pool's edge.

As a rule, they should never be more than an arm's reach away. For young kids who cannot swim safely yet, use life jackets that are approved by the U.S. Coast Guard.

Enroll all family members in swimming lessons

All people in the home should know how to swim. Lessons should be ongoing until an entire course is completed.

The Red Cross provides swimming lessons in nearly every city. Adults should be proactive and take first aid and CPR classes from the Red Cross to be prepared for any emergencies.

Keep pools and hot tubs clean

Water should be changed when necessary. Use nets to scoop out bugs and leaves. Be sure to test pools and hot tubs for a proper balance of chemicals.

Also, check the filtration and circulation systems for proper function. Many children develop rashes, illnesses and ear infections from unsanitary home pools and hot tubs.

Implement a set of pool rules

Post your pool rules in a visible place. Ask young kids to recite the rules before they use the pool each time, and take away pool privileges if they break the rules. These are some important rules to include:

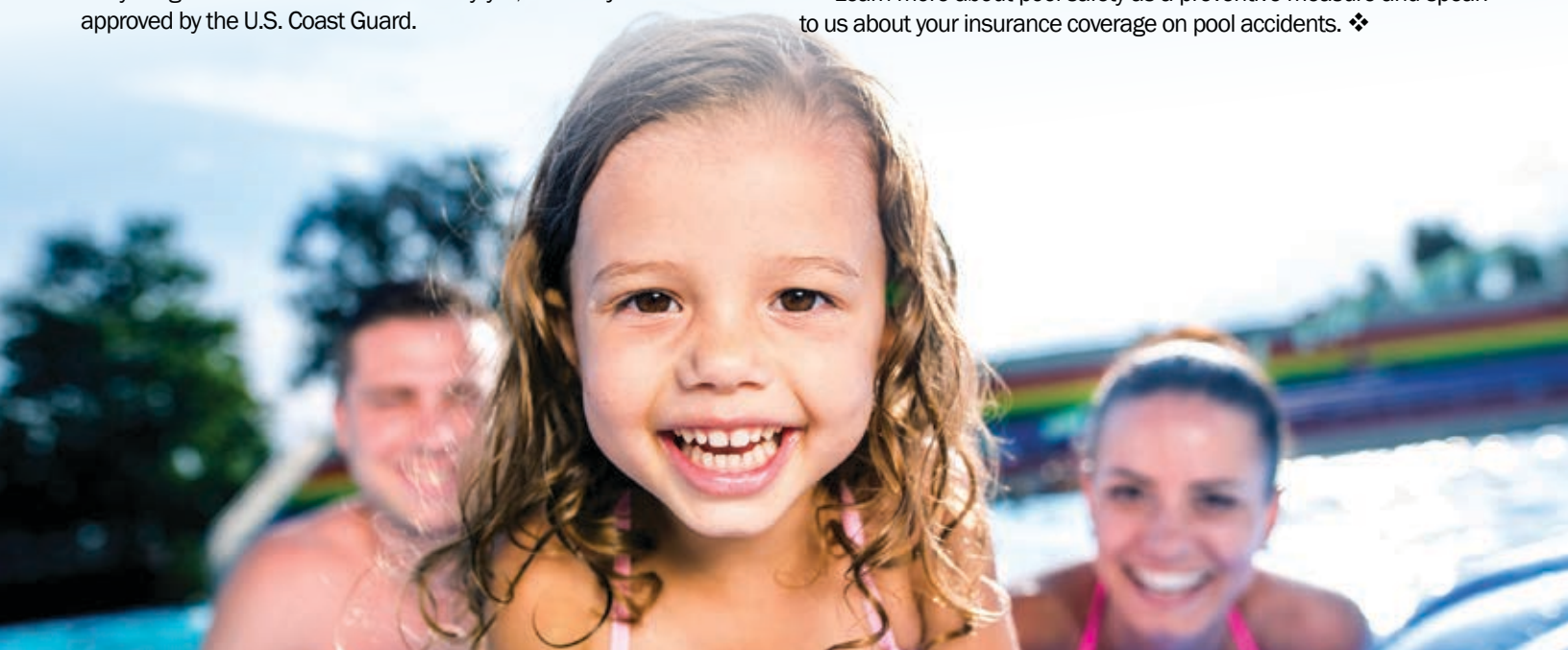
- No dunking others
- No running
- No diving
- Stay away from drains
- No drinking pool water
- Swim with a buddy
- Use ladders safely

When an emergency strikes

Also, be sure that teens know how to call for help if they are supervising younger siblings. Although an adult should always be present, it helps to teach kids how to use a phone to call 911.

In the event of an adult needing to perform CPR, a child could call 911, set the phone to speaker mode and help the adult talk to the operator to arrange for help.

Learn more about pool safety as a preventive measure and speak to us about your insurance coverage on pool accidents. ❖



Bike Safety Tips For Summer

WHEN THE weather warms up, people hit the roads and paths on their bikes. But for many people who don't ride often, they may make dangerous mistakes while sharing the road with vehicles.

If a vehicle strikes a bicyclist, the ensuing injuries may be severe or potentially fatal. Most car vs. bike accidents happen during the spring and summer so it's good to understand the risks and how to prevent accidents.

What bicyclists can do

About 75% of bicyclists reported wearing reflective gear at night, and many reported properly following the rules of the road consistently in a survey. Follow these steps.

Ride with the flow of traffic. Since drivers do not expect bicyclists to approach from the front, they may not know what to do. Also, it is dangerous to turn in front of oncoming vehicles.

Be a predictable bicyclist. When preparing to turn, signal with your hands before doing so. Always look before turning and avoid making any sudden moves. To be safe, you can pretend that vehicles do not see them and should act accordingly.

Always be prepared to stop. Be prepared to stop at intersections and in front of driveways.

Stay alert. Don't use headphones and listen to music while cycling. Also don't talk on the phone or attempt to text while riding. as possible by avoiding the use of electronic devices.

Watch for swerve-worthy hazards. Pot holes, debris that falls off of cars, storm grates and uneven surfaces can all cause bicyclists to make the choice between swerving into traffic or hitting the object and falling. If there are bike paths or bike lanes, always ride on them before choosing a public sidewalk or a street. Keep in mind that pedestrians always have the right of way on a sidewalk. In some places, it may be illegal to ride on the sidewalk.

Always stay visible. When there is dim light or no light, wear reflective gear. Drivers cannot always see bicyclists at night. If possible, stay off the road when it is raining and right after rains.

Wear a helmet. Shop around to find one that fits properly. Choose one that is certified, and check for recalls on CPSC.gov.



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What Drivers Can Do

Drivers must always be vigilant for bicyclists on the road. Many cities are now adding "sharrows" to the roads. These are arrows that indicate a shared right lane for bicyclists and motorists.

When these arrows are present, it is courteous for drivers to use the lane only for making a right turn if there are bicyclists using it. These are some additional helpful tips.

Be a predictable driver. Always use signals when turning or changing lanes. Do not assume that bicyclists can see as well. They may not have mirrors. Keep a safe distance away from them at the rear, side and front. Allow plenty of room for passing.

Avoid using a mobile device while driving. Since bicyclists often travel considerably slower than vehicles, drivers may approach them quickly. Distracted drivers who are using mobile devices may not be able to brake in time to avoid an accident.

For more information, discuss concerns us. ❖

