



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Auto Safety

Driving Defensively During Deer Season

DRIVERS across the country must take extra precautions on the road during deer-mating season.

Deer are often sighted near creeks, rivers, lakes and forests. The chances of a collision with a deer during mating season are higher as they are more active then. The average national cost per claim following a collision with a deer is \$3,995.

You can contact us about about comprehensive accident coverage, which typically includes collisions with deer and other wildlife.

Regular collision coverage that is part of liability insurance will not cover damages from colliding with a deer.

As always, wear your seatbelt while driving. Remain alert, and watch for deer, especially in wooded areas and near bodies of water.

The best defense is careful driving practices. Always brake firmly when there is a deer in the road ahead. Do not swerve into another lane. Many accidents are caused when people swerve into oncoming or same-direction traffic.

Also, seeing one deer usually indicates that there are more nearby.

If you stop, wait for the deer to cross the road. Do not try to go around the deer or honk. These fast animals run erratically and can still pose a major collision hazard until they are out of sight.

Keep our number as a saved cell phone contact. It is best to report an accident immediately after it happens.

To learn more about coverage or to review existing coverage, can call us. ❖

HIT A DEER? FOLLOW THESE TIPS

When an accident occurs, it is important to follow these tips:

- Contact us immediately to start the claims process.
- When unsure if the deer is dead, keep a safe distance to avoid injuries from its sharp antlers and hooves.
- If an injured or dead deer is blocking the road, call 911 or a local law enforcement office immediately.

Use high beams whenever possible on remote highways at night. Since deer have reflective parts in their eyes, the high beams illuminate them clearly.

Deer accidents are common at dusk when visibility is poor and deer are typically more active. Although deer whistles and deer fences help minimize risks, they will not prevent accidents completely.

WELCOME!

It's hard to believe summer has ended and we are already thinking ahead to Fall and Winter! We continue to be grateful for your business and enjoy our continued relationship!

**Thank You for Choosing
Levin Insurance Agency**



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

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Keeping Family and Home Safe at Thanksgiving

AS THANKSGIVING approaches, millions of Americans will be traveling to spend the holiday with friends or family members and cooking up feasts.

Unfortunately, when we leave town for Thanksgiving, we also leave behind an empty home, which can attract burglars. And Thanksgiving is also one of the top times of year for kitchen fires, which often start because the stove is left unattended.

But there are steps you can take to reduce the chances of your home being burglarized and your kitchen catching fire.

Burglary prevention

By following a few simple, but crucial steps, you can ensure your home will be left safe enough that burglars will not feel enticed to enter:

- Make sure any ladders or similar objects that may allow access to a home, or make it easy to climb over a gate, are removed from sight and stored safely.
- Avoid posting status updates or public announcements on blogs or social media about your Thanksgiving travel plans.
- Before leaving the house, make sure the ringers on all land phones are turned down enough that people outdoors cannot hear if there are repeated rings.
- Don't change your answering machine greeting to one that says "We'll be gone for Thanksgiving," or something to that effect.
- Do not leave keys hidden outdoors or in fake concealment rocks, because burglars know how to spot all of the most common hiding places quickly.
- Have all newspapers, mail and other regular deliveries held or picked up by a trusted neighbor or friend.
- To give the appearance that someone is home, ask a friend or relative to regularly move any cars left behind on the street or in the driveway.
- Be sure all tree limbs that reach second-story windows are

trimmed away enough that they will not allow easy entry into the home.

- Purchase timers for lights in several different rooms, and set them to come on and go off at random times.
- To make it seem someone is at home, set a DVR box to record shows at random times so the TV will turn on frequently.
- If possible, install a home security system. Be sure it offers fire monitoring service and burglar detection around the clock.
- Install a security system that lets you monitor the home using a smartphone app. Many of these systems have special features like being able to unlock the front door remotely for a friend coming to feed a pet, or providing live video surveillance.

Cooking fires

Thanksgiving is the most common day of the year for kitchen fires, according to the The National Fire Protection Association. The following safety tips will help you avoid a kitchen disaster:

- When using fryers for cooking turkeys, be very cautious because of the risk of fires and burns.
- Be sure the kitchen always has a working fire extinguisher in case there is an emergency, and every family member should know how to operate it safely and correctly.
- Do not wear loose-fitting clothing. Roll up sleeves, keep long hair back and avoid bending over a stove with a long shirt.

The takeaway

By following these tips, you can avoid a costly hospital visit, home fire and insurance claim this Thanksgiving.

Make a safety checklist in advance, and be sure family members and friends know how to stay safe as well. To learn more about this topic or for answers to insurance questions related to holiday travel and safety, call us. ❖



Four Life Insurance Myths Shattered

LIFE INSURANCE is a straightforward concept: Buy a policy and pay a relatively small premium, and the beneficiary will get a large cash benefit if the insured dies while the policy is in force.

But there are many variations on this basic theme – and just as many misconceptions about how life insurance works. Here are some of the most common myths.

I have enough life insurance from my job

Many believe they have enough coverage from work. But often, the amount of coverage from a workplace group policy is not nearly enough to provide meaningful protection for the employee's family.

The reason: Section 7702 of the tax code, which governs employer-paid group life insurance benefits, only allows employers to deduct premiums for a death benefit of \$50,000 or less.

That's only a fraction of the true need for most working families.

Many financial experts recommend owning between 10 and 12 times one's salary, or more – especially if you are relatively young. The reason: If the unthinkable happens, the family will need that life insurance to replace many years of a breadwinner's salary.

Furthermore, if you get sick and lose your job, you may lose your life insurance just when you need it most. And you may not be able to qualify for life insurance then.

Owning your own policy ensures that you can select the amount of protection that suits your needs, and that your policy follows you even if you change jobs or leave the workforce. If you have coverage at work, you may want to explore owning additional coverage for yourself and your family.

I'm young and healthy and don't need it

The best time to buy life insurance is when you are young and in good health. Accidents and injury, not illness, are the leading cause

LEADING CAUSES OF ACCIDENTAL DEATH*

- Car accidents
- Drug overdoses
- Medical error
- Falls
- Drowning
- Accidental shooting
- Electric shock
- Fires
- Traumatic brain injury
- Crime

* For people 44 and under

Source: Centers for Disease Control

of death for Americans under age 45, and the fourth leading cause of death for Americans of all ages, according to the Centers for Disease Control. Any of the above events can strike at any time.

I don't qualify for life insurance

Medicine has improved a great deal in recent years – and life insurance underwriting has changed with it.

You may still be able to qualify even if you have controllable diabetes, cancer (in remission, usually for five years or more), or if you smoke or are overweight, have high blood pressure or cholesterol. But, you'll likely have to pay a higher premium, or settle for a lower amount of coverage.

I can't afford it

It's more affordable than you think. Some 80% of Americans vastly overestimate the cost of life insurance, according to LIMRA. Millennials overestimate the cost by 213%, and Gen Xers by 119% .

The fact is today's life insurance carriers are able to offer meaningful protection for just a few dollars per week – and often less than the cost of a single dinner out per month. This is especially true if you buy it while you are still relatively young and healthy.

Besides, if you think you can't afford it now, imagine how devastated your family would be if they suddenly lost you! ❖



HARSH STATS: Some 235,000 Americans died from injuries and accidents in 2016 – 43% were age 45 or younger.

Coverage Gaps If Adult Children Are on Your Policy

THESE DAYS many families are assisting their adult children financially far longer than parents of earlier generations did. And that kind of support for college, and sometimes basic survival, can create insurance coverage gaps for the adult child that can be a major risk to the parents' financial wellbeing.

If you have an adult child who is still financially dependent on you in some way, it's critical that you secure appropriate insurance coverage. Issues that will affect coverage include if they are a full- or part-time student, where they live and how old they are.

Under a homeowner's policy an insured is limited to:

- Residents of your household who are your relative, and
- A student enrolled in school full time, as defined by the school, and is under the age of 24-29 (this varies depending on the policy and carrier, so check your policy).

The above can cause issues for some people as many children are still in college beyond the policy cut-off date. You could run into coverage gaps for their contents and personal liability if:

- They are older than the cut-off age on your policy,
- They are not a full-time student, or
- They are living away from home.

The picture gets murkier these days as well because many parents are renting an apartment or buying condos for their adult children to live in. Some parents may mistakenly think that since they are footing the bill, their insurance may still cover their adult child. But that's not the case.

Typical auto policies will include family members under the coverage. The standard policy form defines a family member as "a person related to you by blood, marriage or adoption who is a resident of your household."

For your adult child's vehicle insurance, coverage is determined by:

- Who owns the title on the car.
- Who is listed on the policy as a named insured
- Who is a resident relative.
- Where the child is living.



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As you can see, even if a parent owns the title of the car and it's insured under the parent's policy, if the adult child is driving the vehicle and lives on their own, they could run into coverage issues.

If you have an adult child on your policy, play it safe and give us a call so we can go over the policy and circumstances with you to identify any possible coverage gaps. ❖

COVERAGE GAP EXAMPLES

- If a car is co-titled or titled solely to the child, but the child isn't listed as an additional insured or named insured on the parents' policy.
- Your child borrows a friend's car (which the friend had not insured) for the day, gets in an accident and injures the driver of the other car.
- Your child rents a vehicle and doesn't buy the insurance offered by the rental car company, and then is in an accident.
- Your child is hit by an uninsured motorist while walking across the street. There are no medical payments or uninsured motorist's coverage for his own injuries.
- Your child is at a concert and accidentally bumps someone off the edge of the stadium bleachers, causing severe injuries. There's no coverage for the injuries caused to that person.

Source: West Bend Mutual Insurance Company

