

At Your SERVICE

Frye Insurance Associates, Inc.
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Yet another year has passed so here we are with the annual newsletter. This was a very eventful year for us with the retirement of two people about whom we cannot say enough great things. In January Ellen Fink retired after thirty years. In October Ginger Graybill retired after twenty five years. We cannot begin to list the contributions that these two wonderful individuals contributed to the success of the agency. Both went well beyond the status of employee. They remain our friends and a part of our extended family. In fact, we are keeping both licensed for who knows what the future holds? Feel free to send any comments concerning either or both to our email frye@fryeins.com and we'll see to it that they're forwarded accordingly. In terms of our operation however, have no fear. We have had second generation in place for a number of years and extremely competent people already working to fill their shoes. The philosophy of our agency remains with the goal of providing you with superior service and concern for your security and well being. Our second generation is well entrenched and frankly we have every intention of going to a third, fourth and beyond. So, take a few minutes to read on for perhaps a bit of entertainment as well as some important information.

A Day That Will Live In Infamy.....No, not Sandy

June 29, 2012 will be etched in our memory for quite some time. One of the worst storms we've experienced in quite a number of years came rumbling through the area resulting in property damage well into the millions of dollars. I happened to be standing on my own front porch when a large limb snapped from a tree in my front yard landing squarely on the roof of my wife's car. It was repaired to the tune of about \$15,000! Believe it or not, we're still taking claims!

Not Even Sandy.....

As of this publication date, hurricane Sandy hasn't come close to the claim size and frequency of the June 29 event in our geographic area. This was a very powerful storm which thankfully was somewhat localized.

Buying A New Vehicle...

If you're going vehicle shopping remember to take along your insurance information. When it's time to sign on the proverbial dotted line the dealer will need your information. It will save you a great deal of time and get you on the road that much sooner. Most often they will need the name of the company, policy number and possibly the effective dates. The card you receive with your Erie auto policy will usually suffice.



Quality Agency Awards...



Have we mentioned that we are two time recipients of Erie's most prestigious award? Well, yes I know we've mentioned it but actually it's a pretty big deal. It's presented annually to only one agency. Winning it once is an extraordinary honor, twice is rare. What does it mean to you? That we are competent, efficient, very good at keeping our policyholders happy and in general, operating the type of agency that makes the Erie proud.

Speaking Of Weather Related Things.....

We hope you received our Fall & Winter email. It provides a few tips for keeping you safe and your house in good order as the snow & ice season approaches. You'd be surprised how many things we tend to forget from season to season. We sent out a Spring & Summer notice as well.

More Weather.....

Flood is not covered under your homeowner policy. And, as the national flood folks say, if it rains where you live it can flood. We have access to the flood market so feel free to call if you have concerns. Of course plumbing leaks & such are already covered under your Erie Homeprotector Policy. This policy remains one of the broadest home policies available in the industry today! Tell your friends!

The Annual Candle Warning...

It's official. We no longer have real candles in our home. The battery powered versions have become so realistic in appearance that they simply outweigh the potential risk of the open flame variety.



Rental Property Owners.....

Beware.....

If you own rental properties you should take note of a recent Maryland Court of Appeals decision (Jackson vs Dackman) involving lead liability. Prior to this decision you could meet certain requirements in the condition of your property and limit your liability for injury from lead to \$17,000. This decision eliminates that and potentially creates greater liability exposure for those who own properties. If this pertains to you we suggest doing a computer search starting with Maryland Lead Liability Law and follow the tips from there. The total impact of this decision is still being researched by the insurance industry.

Our Fall & Winter Email.....

If we don't have your email address please give us a call, email us or drop us a note. We were able to give a "heads up" when Sandy was approaching and received some very favorable feedback from quite a number of our policyholders. So, if we don't have your e mail address please, please send it along. Just direct it to frye@fryeins.com. Don't worry, when you hear from us it will be important and of substance. No junk!



THE AUTO CORNER

Always review your policy to make sure that the vehicles listed are up to date. Do not rely upon the salesperson to notify us of a new vehicle as they often fail to do so.

Liability Limits: We believe that EVERYONE should have at least one million dollars in liability protection! This is best accomplished with a Personal Catastrophe Policy however, we will be happy to discuss increasing the limits on your auto policy. Please call us! Remember, a claim that exceeds your limits can result in financial disaster!

Deductibles: Higher deductibles save money! Be prepared, however, to pay in the event of a claim. We will be happy to provide you with alternative deductible rates.

PIP/(Personal Injury Protection) - This coverage, which is mandated in Maryland, provides you with medical expenses and lost wages. The minimum required is \$2500 or you may carry as much as \$10,000. There is also a provision for waiving it completely for yourself. Let us know if you wish to make changes.

Your Uninsured/Underinsured Motorist Coverage is extremely important. When you receive your auto policy at renewal, make certain that the limits for this coverage are the same as the limits for your Bodily Injury Liability Coverage. Call us if you have any questions or if you detect a discrepancy.

Loss of Use or Rental Expense: Make sure that you have enough coverage to rent a car that suits your needs. We suggest at least \$30 per day but locally, \$40 or even \$100 per day may be more appropriate. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

Loaning Vehicles: Lending your car to someone is very risky. The problem is that YOUR COVERAGE is primary! There is a widespread misconception that auto insurance follows the driver. This is incorrect! The insurance follows the vehicle, therefore, an accident with someone else driving your vehicle with your permission is charged under your policy.

The recommended liability & uninsured motorist limits are general in nature. Your assets and financial condition may be such that you are in need of higher limits. We must rely upon you however, to so advise us. We are always available to help you address these concerns.

Sure, We Think We're Good, But What Do Others Say?...

"It's a true pleasure to do business with the Frye family."

"I continue to use Frye Insurance because of the excellent customer service I receive. That is very important and hard to find these days."

"Been with Frye for over 25 years and still appreciates being able to call us, get a live person and even better, a person who knows what he or she is talking about."

Just a few comments from some people who went out of their way to write us about our service.

(301 846 0900). Owner Miranda Strong is knowledgeable and based upon our experience quite reasonably priced. We have no financial or economic connection. Just thought we'd pass along some information that might save you some time. Of course if you enjoy the DMV.....

FIRES! Can't Say This Often Enough.....

Every year we have one and last year was no exception! Ashes from the wood stove or fireplace are placed too close to the house or on a patio, deck or porch. Remember, a spark or ember can remain for days and if left in a cardboard or other flammable container it will cause a fire. Place the ashes in a metal container well away from the house and soak them with water if possible. These fires often occur during the night which puts your family at risk and they are usually quite serious costing several hundred thousand if not millions of dollars.

Keep the Heat On!...

Don't turn off the heat in your seasonal or rental property! For that matter, don't turn it



off in your own home either. At some point it's going to get cold, probably colder than you think. When in does, pipes freeze & burst often causing quite a mess. Besides, there are coverage restrictions in most policies if you fail to maintain adequate heat.

Why Refer Someone To Our Agency.....

Why do you refer friends to your doctor, dentist, lawyer, eyecare professional? The answer probably has something to do with the level of overall satisfaction or your experience with that professional. Just over 94% of our clients remain with us. Most of the other 6% move out of the area and simply can't stay! The point is, we have far more to offer than a good price and as a result, our clients tend to come and stay. All insurance agents are not alike. We find coverage deficiencies, make recommendations and actually take an interest in your overall security. So please feel free to refer your friends & associates. You'll be doing them a favor and based upon some of the coverage gaps we've seen, perhaps a very big favor.

Need Tag Or Title Work.....

Unless you enjoy hanging around the Department of Motor Vehicles, having tag or title work done is not a pleasant chore. We've had success with Diversified Tag & Title in Frederick

Did We Mention.....

Don't put your fireplace ashes in a box close to your house? As we said before, can't say it often enough!

Something To Ponder.....

An Australian nurse who spent a number of years caring for dying patients found that there were some consistent regrets that most shared in the final days of their lives. Here are the top five; I wish I had the courage to live a life true to myself, not the life others expected of me; I wish I hadn't worked so hard; I wish I had the courage to express my feelings; I wish I had stayed in touch with my friends; I wish I had let myself be happier. The book is called "The Top Five Regrets of the Dying".

How Is Your Vehicle Titled.....

Be Careful... The name in which your vehicle is titled really matters. When you add a car be sure to tell us if it is going to be titled in a different name than the one on your policy. This is very important in the event of a claim. Call us if you have questions.

The Holidays Are Coming . . .

The Holiday Season will be here before you know it. So here's the annual reminder list that will help keep your family safe and your house standing after the festivities:

Light Strings: They're cheap! Don't use the old ones!

Extension Cords: Also cheap! Please, no tape.

Candles: Cheap but dangerous! Please, please, don't go out or to bed with them burning. THEY DO CAUSE FIRES!

Cut Trees: Keep them watered and away from any flame! Remember, "When the needles turn brown, take them down".

Don't Have a Personal Catastrophe Policy?... You Should!

Make no mistake about it there are folks out there who will gladly sue you into bankruptcy! Therefore, you need a Personal Catastrophe Policy. There are few absolutes in the world but the fact of the matter is that everyone should have this level of protection. The minimum limit is \$1,000,000 however depending upon your assets, you may need a higher amount. The policy adds liability protection to your auto, home, rental or seasonal properties, boats etc.. At an average cost of \$150 per year, it is one of the best values in insurance. Call or email us for a quotation. Don't hesitate on this one.



Protecting Your Home

If you are like most of us, your home is one of your largest investments. Listed below are some available endorsements which can add valuable features to your policy. In the event of a loss, these may often determine whether the claim is paid and the amount of coverage available:

The enhancement endorsement: For a charge of \$50 per year, this form will expand your coverage to include theft of jewelry to \$5000, (your current policy includes only \$3000) sewer & drain backup and a varied range of other enhancements. Call us for details.

Insure your home and all property at 100% of its full value! Not 80%, not 90% but 100%. If you have a serious fire or some other type of loss which causes severe damage to your home, believe me, your premium will become one of the most insignificant issues in your life. We have stood in the ashes of \$200,000+ homes and can assure you that the cost of the policy is never discussed. **IF YOU HAVE DOUBTS ABOUT YOUR CURRENT COVERAGE, GIVE US A CALL.** We'll be happy to help you make certain that you are fully insured.

Keep the value of your jewelry updated. We suggest having the more expensive items reappraised at least every three years. But, be sure to review everything each year when you receive your renewal policy to make certain that we're up to date. We suggest that you speak with your jeweler.

The ordinance or law endorsement! Have you ever given any thought to the following situation? Your house is destroyed or even partially destroyed by fire. You have sufficient coverage to rebuild, however, guess what? Local zoning laws now require that you add a sprinkler system to the house or perhaps the new zoning requirement mandates that your house cannot be reconstructed on the same foundation but must be moved a few feet from its original location. Who pays? You do unless you have "ordinance or law coverage." The cost of this coverage is about 10% of your basic premium. A good value! By the way, this is included in the above mentioned enhancement endorsement. Please be sure to review your policy to make certain you have the coverage you requested and that is required to meet your needs. Call us if you have any questions or concerns.

If you add to your home or if you construct an outbuilding or garage, be sure to let us know. Remember, while the policy provides full replacement cost you must notify us within 90 days of the start of any such improvements.

ONE FINAL WORD. DON'T BE FOOLED! Homeowner policies are not all alike. Some would tell you otherwise but the fact of the matter is that trying to save a few dollars in cost may result in a claim that is NOT COVERED! If you're tempted to shop, check with us before you go elsewhere. If you've found a better deal, we'll tell you. Recently, we've heard some outrageous stories about some insurance folks who either don't know their product or perhaps are simply desperate to make a sale at the consumer's expense.

Identity Recovery Coverage: We now offer coverage for "Identity Recovery". This may be added to your Erie Homeprotector Policy for only \$20! The limit of \$25,000 is intended to help restore your good credit. By the way, we did have a claim reported during 2007.



Other Things You Should Consider

You may increase or add a floater for the items listed below. While your policy already provides some coverage; you may wish to increase the amounts.

1. Jewelry
2. Furs
3. Silverware
4. Guns
5. Fine Arts
6. Musical Instruments
7. Coin Collections
8. Stamp Collections
9. Collectors items (Hummels, Dickens houses, etc.)

If you have items scheduled you should **review the value at least annually.** They do not increase automatically.

Miscellaneous & Other Coverages Available

1. **Sewer & drain. Don't depend on WSSC. Also, this is required for damage due to a sump pump failure.**
2. Earthquakes do happen here and coverage is available. Of considerable significance is the fact that we are prohibited from providing this coverage for seven days after an occurrence, an indicator of how seriously our industry considers this exposure. So, if you're concerned, don't wait. Call and add the coverage now.
3. Replacement cost on personal property. Guarantees no depreciation. Old is replaced with new!

Our Location in Beautiful Downtown Laytonsville...



We Love Referrals...

Of all the ways we have of bringing in new policyholders, we like referrals the best. The Erie is always competitive but lately we seem to have little difficulty beating the auto and homeowner rates of most major carriers including the ones with the big budget ads. So, if you have a relative, friend, neighbor etc., send them our way. They'll be treated well and we'll do our best to make you look very good for putting some money back in their pockets!



And now a few words about us...

Our core remains! Well, mostly. Ellen retired in January and Ginger in October. As mentioned earlier, it is impossible to list the personal and professional contributions of these two individuals. Their friendship is of equal if not greater value. Ellen drops by for a visit now and then and we expect that Ginger will as well. So now our "core" consists of Tom, Patti, John, Marcello, Tracie, Mindi, Leanne and the newest addition.....Angela who has a strong background in insurance some of which includes the Erie. You might talk to a gentleman in our office by the name of Stan who does some commercial marketing for us. Daughter Lori is now working in the commercial area. All are extremely competent and experienced individuals. Granddaughters Katelyn & Aly continue their occasional visits. School and a variety of sports take up most of their time. Grandson Ryan having just turned age one visits the office as well on occasion. So, aside from the construction of a new water tower with really, really big letters that say "Laytonsville", all remains quiet in our little town as it has since 1892.

For yet another year we take this opportunity to express our sincere appreciation for your loyal patronage, kind words and generous referrals. On behalf of the entire staff we extend our best wishes for a Joyous Holiday Season and a healthy & hopefully prosperous 2013!

Best regards
Frye Insurance Associates, Inc.

Not only do we speak Spanish, but we speak it very well courtesy of our own Marcello whose family ties extend to Argentina. We're not the product of some on line course!



Still... Proud!

- No voice mail . . .
- No "Music to hold by" . . .
- No multiple phone options . . .

REAL PEOPLE...REAL SOLUTIONS

