



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Homeowners' Issues

Bring a Little Spring into Your Home

SPRING HAS sprung and soon the sun will be shining, fresh leaves sprouting on trees and beautiful flowers will be bursting into bloom.

With all this color abounds outside, why would you want to live in a dark and dreary home? Invite some of that outdoor light and warmth into your house.

Here are a few easy ways to bid farewell to the winter blues and bring a little spring into your home:

Experiment with colorful décor

Add touches of spring color to your home with bright throw pillows, vibrant wall décor and cheerful window treatments.

All you have to do is look to nature for a few ideas. You may find inspiration in the pale green leaves, the bright blue sky and the blossoming pink, yellow and purple flowers in your yard and neighborhood.

If a particular spring color catches your eye when you're out for a stroll, try to incorporate it into your home décor.

Even if you add a few flowery wall prints to your family room or a couple of colorful hand towels to your bathrooms and kitchen, you'll go a long way to brightening your home.

Get painting

Painting is a fairly inexpensive way to transform a room. All you need is a couple of gallons of paint, brushes, rollers and a few other supplies.

These days, people are experimenting with bold colors in their homes. Try to find a color that makes you feel happy. If you're working with a tight budget, buy a small amount of the paint and test it out on one wall before buying enough for the entire room.

Get rid of the wintry drapes

Now that it's warmer out, it's time to take down your wintry drapes, clean them and put them in storage until next winter.

Replace them with sheer curtains in bright spring-inspired colors. These airy fabrics will allow more light to enter your home.

You can easily and cost-effectively change the appearance of your entire living room by applying brightly colored slipcovers to your couches and chairs.

You can find affordable ready-made slipcovers at almost any fabric or home décor store. Toss a few pastel throw pillows on the sofa to add even more spring color.

Put fresh flowers on display

A vase full of fresh flowers is the perfect way to add sparkle to any room. Pick a few

See 'Herbs' on page 2

WELCOME!

We are pleased to present you with the Levin Insurance Agency newsletter. This newsletter is designed to give you timely and important information regarding your personal insurance as well as helpful information regarding safely protecting your assets, your family, and yourself. We value you and your business and continue to strive to provide you with the very best products and service available.

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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Umbrellas Are Not Just for Rainy Days Anymore

ONE OF THE most important insurance policies you can buy is the personal umbrella policy, but many people are unaware they need one.

Consider that lawsuits happen every day and if you were sued, would you have enough money to cover your attorney's fees and possible judgments?

Most homeowner's and automobile policies offer protections to cover legal liability, but is it enough? If you are concerned about your ability to cover all possible expenses of a lawsuit, you should consider purchasing an umbrella policy.

This insurance will cover you if you cause bodily injury, property damage or personal injury to another party.

Umbrella policies also offer protections that traditional homeowner's or auto policies do not, including:

- False arrest
- Libel or slander
- Invasion of privacy
- Wrongful entry
- Eviction

While an umbrella policy offers additional protection, not all claims are covered. Most umbrella policies do not cover punitive damages.

Additionally, some umbrella policies are only available to policyholders who carry both their homeowner's and auto insurance policies through the same insurer.

Since umbrella policies are tapped only after the liability limits on your homeowner's or auto policies are exceeded, they are usually inexpensive. The premium on a policy with a million dollar limit is usually \$200-300 per year. ❖

You may need an umbrella policy if ...

- Your total assets exceed your underlying liability limits.
- You are financially responsible for the actions of a young, inexperienced driver.
- You live in an exclusive and affluent neighborhood.
- You have a high-profile career or high income.
- You frequently host guests on your property.
- Your residence includes a swimming pool.
- You own waterfront property, a farm or a ranch.
- You own watercraft, aircraft, or off-road vehicles.
- You own numerous rental properties.
- You engage in extensive international travel for pleasure.



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Plant Fresh Herbs and Place Them on Your Windowsill

blooms from your yard or buy a gorgeous spring bouquet from the store and arrange them in a crystal or brightly colored vase.

Place the flowers in an area where you and your guests will be sure to enjoy them, such as the kitchen or dining room.

Spruce up the bathroom

You can quickly and inexpensively redecorate your bathroom with nothing more than a new shower curtain and a couple of brightly hued towels.

If you have a few extra dollars to spend, buy some spring-themed bathroom accessories, like a flowery hand soap dispenser or toothbrush holder.

Plant a few fresh herbs in small pots and place them on a windowsill where you can watch them grow. With just a little sun and water each day, herbs grow incredibly fast. Before you know it, you'll have an abundance of fresh herbs to spice up your meals.

Spring is a time of rebirth. Breathe new life into your home with just a few spring-inspired redecorations. ❖



What to Know About Teen Drivers and Insurance

PARENTS MAY wind up paying a large amount to add a teen driver to their auto policy since insurers consider anyone under the age of 25 a risk.

These tips will help minimize the impact of adding a teenager to an insurance policy.

Know the facts about accidents

According to the American Academy of Pediatrics, more than 33% of deaths among 16- to 20-year-olds are caused by auto accidents. Although this is a grim statistic, it is a good incentive to enforce the idea that teen driving is a privilege.

Set and enforce rules

Although parents cannot control insurance costs, they can control how well a teen respects the privilege of driving. It is important to set some rules for teens to follow.

Driving rules to set for your teen

- When they are allowed to drive or when driving is prohibited.
- How many friends are allowed in the vehicle at one time.
- The number of miles allowed per week.
- In a big city, the areas to avoid.

Consider drafting a contract for the teen to sign. If they break the rules, they lose driving privileges for a specific amount of time. Also, parents should consider installing an app that disables or limits a teen's mobile phone capabilities while the vehicle is running.

Compare costs of adding a driver or buying a car

While not all parents want to buy a vehicle for a teen driver, it may be cheaper in the long term. Adding a teenager to a policy can be very costly. In some cases, it may be easier and less expensive to buy an economy car, put the teen on that policy and choose liability coverage.

Provide detailed information for a quote

To receive an accurate insurance quote, be sure to provide complete information. The year, make and model of the vehicle will affect the premium. For parents who plan to purchase a car for a teen, it is good to research economical vehicles that cost less to insure.

Ask about discounts

Some insurance companies offer a range of discounts. However, not all companies offer the same type of discounts or the same terms. Some offer discounts for taking a driver's education course, honor roll credentials, multiple cars on a policy, additional bundled insurance products and certain vehicle safety features.

Look for coverage modifications

This should be a last resort for parents who decide not to buy their teen an older, economical vehicle and are facing the cost of adding them to their own policy.

Those who have high coverage limits may lower them, and increasing the deductible will lower the premium.

But, don't skimp on coverage. Your state's minimum coverage requirements will not always cover the cost of hospital care for other drivers and passengers after an accident. For example, a coverage limit of \$50,000 for bodily injury with a maximum of \$25,000 per person will not be enough if four passengers are injured with bills exceeding \$25,000 each for extended hospital stays.

Update insurance information as needed

Tell your insurer about any grade or education changes that may affect premiums. Also, update age information when the teen turns 18.

With these simple tips, parents can make this confusing process easier and avoid some costly mistakes.

To learn more about teen drivers and auto insurance, call us. ❖



Notify Us Before Remodeling Your Home

IF YOU ARE planning any home improvements, you should check your coverage before you start. Whatever you do, make sure that you have insurance in place during and after construction.

Many people must alter their coverage or add more. Waiting until the project starts or is finished can be an expensive mistake, so take the following steps to avoid a costly problem.

Discuss home improvement plans with us

Ask us about updating a homeowner's policy, and whether or not other types of insurance will be needed for protection during the construction process.

People who are not construction workers should not help unless there is sufficient liability coverage for their protection.

Many homeowners must raise their no-fault medical protection limit for such workers.

For a larger project, it is best to consider a "course of construction policy," which covers the home during the building process from weather or theft damages.

Make sure the contractor is covered

Before allowing a contractor to start work, ask to see their insurance policies. Contractors should carry both workers' compensation and commercial general liability insurance. If an insured contractor's worker sustains injuries, that individual will not be able to sue the homeowner. Don't hire a contractor who won't provide insurance documents.

Store all receipts and records

Be sure to take photographs before, during and after the remodeling project. This provides a virtual record of what the property looked like during each phase.

Hold on to all contracts from contractors, and be sure to save receipts for all materials purchased. Keep receipts for any other belongings bought for the home during the project.

Update insurance policies after the project

Let us know when you make any home improvements. Insurance limits may need to be increased following a major renovation.

Make copies of all of the records and receipts as the insurance company may ask for them.

This helps them assess needs and assign accurate values for the improvements. If you are adding expensive items, you may need an endorsement to your policy.

More liability coverage may be needed if you installed a pool or spa. An umbrella policy may be the right solution.

Be sure to ask us about discounts. When you install smoke detectors, stronger doors, deadbolt locks or burglar alarms, they may qualify for discounts.

Some insurers also offer larger discounts to people who install more sophisticated burglar alarm, sprinkler or fire alarm



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systems. You may also qualify for a discount if you've upgraded your plumbing, electricity, roof or windows.

This is especially true if any energy-saving features were installed.

In areas prone to strong storms, shutters, reinforced roofs and shatterproof windows may also result in discounts. If you are remodeling to accommodate a new spouse or child, be sure to consider other insurance changes. ❖

