



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Homeowner's Issues

How to Safely Winterize Your Home

WITH WINTER now upon us, have you secured your home to protect against wind, snow, ice and other harsh elements? If not, now is the time to do so.

The most common causes of damage to homes during winter are hail, rain and wind.

Start with the roof

The roof is the best place to start when winter-proofing. Severe weather will stress shingles over time.

Whether it is wind tugging at them or debris chipping at them, shingles must be kept in good condition and replaced as needed.

Check the roof carefully to determine the condition of the shingles. Make any needed repairs as quickly as possible.

Falling branches can also damage your roof. This happens when trees are not regularly trimmed, and the result is often water leaking into the home itself.

Over time, even a slow and unnoticeable leak can lead to extensive rotting.

Roof Weather-Proofing

- Check the roof for damage, clean the gutters and make sure downspouts are clear.
- Trim all trees and especially dead branches around the home.
- Make sure the flashing is in good shape to avoid water damage.
- Use impact-resistant roofing materials whenever possible.
- Fix any damaged or bubbled areas on a flat or sloped roof.
- Put extra insulation in the attic to prevent ice buildup and subsequent water damage.

Winterizing a basement

Next, check the basement. Have the furnace inspected and cleaned each year by a qualified technician.

Put insulation on all exposed water pipes. It is also helpful to keep the thermostat turned up during colder periods to prevent pipes from freezing and bursting. Store any flammable materials away from wiring or heating units.

Winterizing the windows

Leaky windows will let air, snow and rain in the home.

This can lead to big problems, so it is important to make sure the caulking around the windows and door frames is in good repair.

If there is a fireplace, have the chimney checked and cleaned every year when the colder months arrive. Clean under the dryer and its exhaust pipe to prevent fires.

Making sure the house is sealed tight and is safe will help reduce the likelihood of having to file an insurance claim this winter. ❖

WELCOME!

We are pleased to present you with the first 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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Why You Need a Personal Umbrella Policy



IN RECENT YEARS, our society has become what some people call “lawsuit happy.”

In other words, an increasing number of people are filing lawsuits for everything from emotional injury to property damage, and they’re suing for larger amounts than ever before.

If someone were to file a lawsuit against you, you could end up losing hundreds of thousands of dollars or more, even if you won.

While you may have some personal liability coverage through your homeowner’s or auto insurance policy, it’s probably not nearly enough to cover a major lawsuit.

Fortunately, you can further protect yourself with what’s known as an umbrella policy.

This type of policy offers a higher level of liability coverage and ensures that you and your family will be protected if someone sues you for damages.

Read on to learn more about these valuable policies

A liability coverage ‘extension’

When it comes to lawsuits, the more assets you own, the more you stand to lose.

A personal umbrella liability policy can protect you from these potentially devastating losses.

These policies act as an extension to the current liability protection you probably have through your homeowner’s or auto insurance policy.

Umbrella policies are typically sold in million dollar increments, and you can obtain a policy once your home and auto insurance policies meet a minimum “attachment point,” typically a liability limit of \$250,000 or \$500,000.

How much does it cost?

The price of an umbrella policy depends on how much coverage you want, the number of properties you rent or own and the number of automobiles or watercraft you own.

The costs associated with cars and watercraft are much higher than those associated with properties.

Let’s say you are single, you own one home and one car, and you want to purchase a \$5 million umbrella policy. You’ll probably pay somewhere between \$270 and \$550 a year.

On the other hand, if you are married with two children, you own two homes, a rental property and three cars, and you want a \$10 million umbrella, you’ll probably pay a good deal more – anywhere between \$970 or \$1,750 a year.

Talk to your insurance agent to discuss whether or not an umbrella policy is right for you. In the long run, by paying a few hundred dollars per year, you could save millions. ❖

WHAT POLICIES COVER

- **Personal injury**, including false arrest, mental anguish, malicious prosecution, libel, slander, defamation of character, wrongful entry or eviction, negligent infliction of emotional distress or invasion of privacy.
- **Bodily injury**, such as physical injury or death. In some jurisdictions, this also includes emotional injury.
- **Property damage**, including destruction of the property of others, cost of re-creation and loss of use. However, it does not cover damage done to your own property.
- **Defense coverage**, including for groundless suits, bail bond costs, loss of earnings and other “reasonable” expenses.

CLAIM SCENARIOS

- A deliveryman trips on your door mat, falls and injures himself severely. Your umbrella policy would likely cover the hundreds of thousands of dollars worth of damages.
- You seriously injure another party in a car crash and are sued for millions of dollars in medical costs, lost earnings and damages. Your umbrella policy can cover you for these damages.
- Your daughter’s friend falls off your backyard slide and suffers serious injuries. Your umbrella policy covers the medical costs.



Hands-free Tech a Significant Danger: Study

IF YOU think that you're completely safe using hands-free mobile phone technology while driving your car, a new study says otherwise. Mental distractions can persist for nearly 30 seconds after dialing, changing music or sending a text using voice commands, according to new research by the AAA Foundation for Traffic Safety.

The researchers discovered the residual effects of mental distraction while comparing new hands-free technologies in 10 vehicles and three types of smart phones (Google Now, Apple Siri and Microsoft Cortana). The analysis found that all systems studied increased mental distraction to potentially unsafe levels.

Researchers found that potentially unsafe levels of mental distraction can last for as long as 27 seconds after completing a distracting task in the worst-performing systems studied.

The faster a vehicle is traveling, the further it would go during this time.

When using the least-distracting systems, drivers remained impaired for more than 15 seconds after completing a task.

Drivers using phones and vehicle information systems may miss stop signs, pedestrians and other vehicles.

The research indicates that the use of voice-activated systems can be a distraction even at seemingly safe moments when there is a lull in traffic or the car is stopped at an intersection.

Mental distractions persist and can affect driver attention even after the light turns green.

Researchers rated the distraction level of the cars and smart phone technologies on a scale of 1-5, with anything above 2 deemed distracting enough to be a danger. ❖

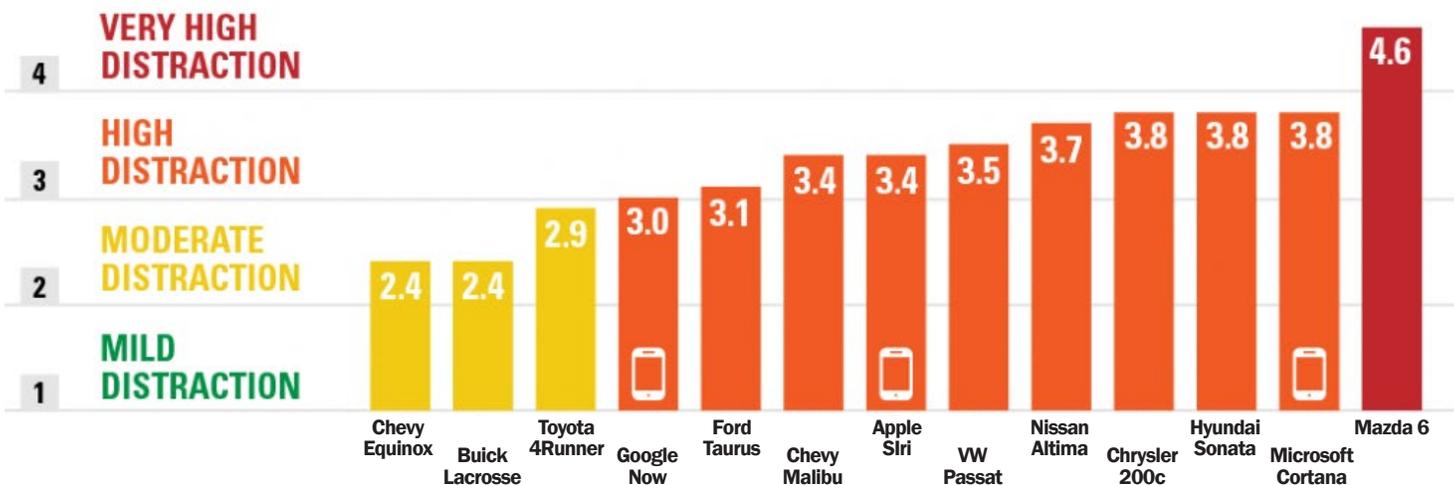
DANGER LEVELS

AAA Foundation researchers liken the categories as follows:

- **Category 1** – About as distracting as listening to the radio or an audio book.
- **Category 2** – About as distracting as talking on the phone.
- **Category 3** – About as distracting as sending voice-activated texts on a perfect, error-free system.
- **Category 4** – About as distracting as updating social media while driving.
- **Category 5** – About as distracting as a-challenging, scientific test designed to overload a driver's attention.



MENTAL DISTRACTION RANKINGS OF VOICE-ACTIVATED SYSTEMS*



Source: AAA Foundation for Traffic Safety

* Mental distraction rankings when using voice commands to make calls or change music while driving. Includes 2015 model year vehicles.

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Bundling Could Save You Hundreds of Dollars a Year

LOOKING TO save money on your insurance premiums every month? You should consider taking advantage of multi-line discounts.

Many insurance carriers offer significant discounts for customers who place multiple types of insurance with the same company. In some instances, annual savings may amount to more than \$300, according to a new survey by Quadrant Information Services.

The insurance information firm recently took a state-by-state look at the savings consumers could realize by bringing multiple personal insurance lines together under the same roof – a practice known as “bundling.”

Savings varied by state, as well as the type of insurance policies being bundled together, but the results were clear and unambiguous: On average, consumers in all states were able to save money by bundling.

Why does bundling work for insurers?

Insurance carriers offer these discounts for a variety of reasons.

It's expensive for insurers to attract a new customer, and carriers are constantly trying to compete for business.

But adding an insurance line to an existing customer is much less costly for carriers than the marketing and sales cost of bringing on a new client from scratch – so it's possible for them to pass part of those savings on to the customer.

Insurance carriers also know that the more types of lines a given customer has with a carrier, the longer they stay with them.

Other benefits

Bundling multiple insurance policies with the same carrier also simplifies your financial life, say experts. Not only can you save money, but you also have fewer bills every month, and fewer checks to write or electronic drafts to keep track of.

How to realize your savings

Call us and ask if any of your insurers offer multi-line discounts for bundling. We can provide estimates for placing your other types of insurance policies with each of them. ❖



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THREE TYPES OF BUNDLING

Homeowner's and auto insurance

The best results came from bundling auto and homeowner's insurance with the same provider. On average, this saved consumers \$322 nationwide, for a total savings of 16% of annual premiums for these lines.

Auto and condo insurance

Bundling auto and condo insurance likewise lowered premium costs – by an average of 11.6% nationwide, the study found.

Renter's and auto insurance

It's not just homeowners who can generate savings through bundling. Renters also realized a nationwide average savings of 8% when they combined their renter's and auto policies with the same carrier.

**Homeowner's
& Auto
16% savings***

**Condo
& Auto
11.6%
savings***

**Renter's
& Auto
8% savings***

* Average annual premium savings

