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www.delandgibson.com

Be sure to check out our web site for important insurance news, information, phone numbers and more.

And, make sure you receive our e-newsletters by e-mailing us at:

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WINTERIZE YOUR HOME BEFORE YOU TRAVEL

If you plan on leaving your home for warmer climates this winter it is imperative that you take some basic precautions to winterize and protect your home. Proper winterization is essential since the cold weather may often make your home susceptible to damages caused by cold weather. To avoid costly repairs, from frozen or bursting pipes or possible break-ins, there are several tips to keep in mind.

- ¥ Always alert your alarm company that you will be away and that your home will be temporarily vacant. It is also a good idea to provide information for where you can be contacted in the event of an emergency.
- ¥ Unplug all electronic equipment, such as televisions or computers. This will avoid a power surge or potential electrical fire.
- ¥ Keep your thermostat set at a minimum of 55 degrees to avoid a potential pipe burst.
- ¥ To further protect your home from water damage, turn off the water supply to your house. You could also drain your pipes entirely. Should the temperatures drop, a small, 1/4-inch pipe crack can result in 250 gallons of water spewed throughout your home each day.
- ¥ Make certain your sump pump is fully operational to protect against flood damage.

Taking just a few simple steps can help ensure your peace of mind and protect your home from potential damage while you travel.

Deland, Gibson provides coverage from the majority of the top Massachusetts auto insurance companies:
Ace
Andover Companies
Charis
Chubb
Commerce
Norfolk & Dedham
Plymouth Rock
Quincy Mutual
Tower Group (formerly OneBeacon)
Travelers
Vermont Mutual

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THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Fall, 2010



Charles W. Gibson
President

Dear Valued Customer,

With Autumn in full swing, now is a great time to start thinking about how to save money this winter. In this newsletter, we have outlined some innovative ways to make sure you and your loved ones are protected.

Anyone who has a teenage driver understands the anxiety that comes with handing over the keys to their children. That's why Deland, Gibson encourages the In Control Crash Prevention Training course. This defensive driving course is taught by professional race car drivers, and is the only course certified by the State of Massachusetts. It has been shown to reduce crashes by 70% among participants and is just one way Deland, Gibson is working to give our policyholders peace of mind.

In addition, we discuss the importance of endorsements in regard to homeowners' insurance policies to provide an additional layer of protection in the event of certain personal injury claims. Building upon that, we outline some holiday party planning tips to help you avoid the potential liability that comes with hosting any number of people. We also highlight proper home winterization techniques to preserve your largest investment. At Deland, Gibson we are constantly researching new ways to save you money without sacrificing coverage options.

If you have any questions about any of the topics we cover in this newsletter, I encourage you to contact me personally or to get in touch with your Deland, Gibson agent. In addition, we want to hear about any topics or issues you would like covered.

MAINTAINING FIVE STAR SERVICE FOR OUR CLIENTS



Deland, Gibson is pleased to announce that we have, once again, successfully renewed our Five Star Award of Distinction - the most prestigious designation an insurance agency can achieve in Massachusetts.

In order to qualify for this recognition, organizations must excel in 17 key performance standards including customer focus, satisfaction and reliability.

With very few agencies attaining such a distinction, Deland, Gibson remains committed to continually enhancing our relationships with our customers, our corporate partners and our employees.

This program was developed by the Massachusetts Association of Insurance Agents (MAIA). By working in partnership with the MAIA, we were able to identify areas within our business that could be improved, and work to develop and implement the best ways to advance those areas. This is just another way Deland, Gibson is striving to maintain and upgrade our customer service.

The review process requires MAIA team members to conduct confidential interviews with agency personnel, and from there highlights the agency's strengths and areas in need of improvement. After a rigorous grading process, agencies that meet scoring standards are named Five Star. To maintain this designation, a review must be conducted every three years.

As in any business, change is not always easy. However, the intense review process required to achieve this award outlines optimum business practices and illustrates how to operate our agency to the highest caliber. We are proud to say that Deland, Gibson has received this designation for three consecutive review cycles and hopes to continue to exceed customer expectations for many years to come.

THE PRODUCTION STAFF

John Akerman	Jim Doty	Ted Gibson	Jerry Hogan	Paul Neeson	Paul Ronty	Bob Watson
Paul Attridge	Chip Gibson	Bob Graham	Dan Juliani	Jeb Patch	Andy Sisto	



UNDERSTANDING THE BENEFITS OF IN CONTROL CRASH PREVENTION TRAINING

"With the tremendous increase in accidents involving distracted teen drivers, I wanted my son to understand that answering his cell phone could be a fatal mistake. Now, with the hands-on instruction taught by In Control, my son understands the rules of the road."

~ Sally Smith, Parent, Wellesley Hills, MA

"I always thought driving was easy. But, the instructors showed me that I definitely had a lot to learn about how quickly an accident can happen."

~ Billy Bob, Teen, Boston, MA

Deland, Gibson is constantly researching innovative ways to keep policyholders and their families safe. As your teenager takes to the road, it is imperative that they are adequately prepared for whatever situation they may encounter behind the wheel. Recent studies have shown that state drivers, under the age of 20, have the highest proportion of distracted drivers involved in fatal crashes.

In Control is taught by professional race car drivers. This course is the only one certified in the State and can reduce crashes by 70 percent among participants. The training program teaches highway speed emergency maneuvers that many young drivers are not prepared to handle. Participants also learn defensive driving techniques, steering and speed control.

For more information on In Control trainings or to request a schedule of available training dates, please call 978-658-4144.

IMPORTANT INFORMATION FOR JUNIOR MOTORCYCLE DRIVERS

Effective immediately, any junior operator, under the age of 18, is required to complete the Massachusetts Rider Education Program (MREP) in order to attain a Class A/Motorcycle license or endorsement. Applicants who successfully complete this program are not required to take a Class M road test at the Registry of Motor Vehicles; the Rider Education program will administer motorcycle skills testing. For more information on the MREP please call 617.351.9585 or visit www.mass.gov/rmv.

UNEMPLOYMENT SPARKS INCREASE IN UNINSURED MOTORISTS

As the country and state continue to battle back from one of the worst recessions in decades, unemployment remains high. With families struggling each day simply to put food on the table, paying for car insurance is often impossible. In January, the Insurance Research Council (IRC) reported that one in six drivers nationally were likely uninsured. Despite the fact that Massachusetts requires all drivers to have auto insurance, policyholders often let their coverage lapse when faced with financial hardship. Also, some of our surrounding states do not require drivers to have auto insurance.

With the growing number of uninsured drivers on the road, it is important to make sure you have ample uninsured, or underinsured, motorist protection. Robert Hartwig, president of the Insurance Information Institute, noted that the average driver could now be commuting with one in five other drivers on the road uninsured. In areas hardest hit by the recession, one in three drivers may be uninsured.

Since the average American spends approximately one hour per day driving in his or her car, uninsured motorist protection is your best line of defense in the event of an accident. Though some states require minimum uninsured motorist coverage of typically \$10,000 - \$25,000 per person, and \$30,000 - \$50,000 per accident, including bodily injury, higher coverage options are highly recommended. With statistics from the Insurance Information Institute indicating that the trend of uninsured motorists is steadily increasing, a few dollars today could save you thousands tomorrow.



HOLIDAY PARTY PLANNING TIPS

As the leaves begin to change, and the weather gradually gets colder, it is becoming increasingly evident that the holidays are right around the corner. Many will soon begin planning holiday parties and should be aware of the potential liability associated with events involving alcohol consumption. While the need for liquor liability can vary based on such factors as party location, number of guests, etc, the potential for alcohol-related accidents remain the same.

Small Home Gatherings ~ When a host serves alcohol within their home, typically homeowners' insurance coverage would cover liability resulting from alcohol consumption. However, engaging in wrongful acts, such as serving alcohol to a minor that resulted in injury or harm to someone else, would not be covered. Another example of a wrongful act is continuing to serve an already-intoxicated friend and allowing them to get behind the wheel.

Larger Off-site Parties ~ If you elect to host a larger group at a location other than your home, your homeowners' insurance may cover party-related liability. If you choose to charge for alcohol or party entry, liquor liability may be excluded based on business exclusion, which is defined as an activity for which the insured receives more than \$2,000 a year. However, this does not apply if proceeds from the party are being donated to a nonprofit. It is also important to note that the venue may very well have its own insurance requirements. You should also check if they carry their own Liquor Liability insurance which is required for a liquor license.

Office Holiday Parties ~ If you host a company party that serves alcohol, your host liquor liability may be covered within your commercial general liability (CGL) policy. However, if an employee is intoxicated and assaults another member of your staff, incidents such as this would likely be excluded under the CGL and would instead become a workers' compensation issue.

Office Parties at an Outside Venue ~ Company parties held outside of the workplace with liquor being served may be included on your CGL policy. However, the venue may require additional types of coverage. In the event of a catastrophic accident, victims tend to sue everybody involved to recover their losses so make certain all of your bases are covered.

Be Proactive

Everyone wants to enjoy the holidays and, more often than not, liquor is served. Always remain in control of alcohol consumption and avoid negligent acts such as serving to minors or intoxicated individuals. It goes without saying to never let any individual that has consumed alcoholic beverages behind the wheel and make certain that you have sufficient insurance coverage in place.

ASK THE AGENT

Q. What is personal injury coverage? Does my homeowners' insurance policy cover me for any and all personal injury claims?

A. Personal injury is false arrest, wrongful eviction or entry, invasion of the right of privacy in a room or dwelling, slander and defamation, or the violation of a person's right to privacy.

The standard homeowners' insurance policy does not cover personal injury. It will cover bodily injury and property damage, but an endorsement must be added to cover personal injury. This endorsement typically also covers any liability that arises from a personal injury, such as legal fees or damages.

Please call your Deland, Gibson sales agent or account manager at 781.237.1515 to find out if you already have this coverage or need to add the endorsement.

DO YOU HAVE A VACANT BUILDING? MAKE SURE YOU ARE COVERED

If you own a commercial building, and your tenant has moved out, you may need to review your insurance coverage. A little known vacancy clause could lead to a reduction in coverage. Most standard homeowners' policies include such a clause, which stipulates the number of days a house can be vacant before the insurance company has the right to reduce coverage or, in some cases, cancel the policy.

This clause may also apply if a member of your family, who owns a home, is moved into assisted living. However, if the vacancy situation is temporary, homeowners may be able to negotiate extended coverage with the insurance company. To keep your insurance coverage intact, make certain that the grounds and structure are well-kept and that the mail is checked regularly. It is important to make vacant or temporarily unoccupied buildings appear lived-in to avoid vandalism.