

THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Volume 2, Issue 2

PEACE OF MIND... IS WHAT WE DELIVER

In this increasingly fast-paced and complex world, you deserve professional insurance advice. You want to know that someone is watching out for your interests when it comes to proper protection for you and your property. That's why you turn to Deland, Gibson.

We're different

There are three basic sources for property and liability insurance.

Some insurance companies sell and service insurance primarily through telephone representatives (1-800 numbers). They offer a one-company choice of products, pricing and service. Changes or questions often require a call to someone you've never met or talked to before.

Certain agents sell the insurance of only one company. They offer you no choice of products, pricing or service.

Since we represent multiple companies, we're different. We offer more choices. We research each company to assure the best combination of price, coverage and service for your needs. In short, we strive to provide total value for your insurance dollar.

At Deland, Gibson, we offer local, one-stop service benefits. You can purchase all of your insurance through Deland,

Gibson. There are many advantages to this one-stop service. Here are just a few:

- Convenience, time-savings
- More leverage with the company that underwrites your policies if a special need or claims situation arises
- Cost savings through account credits
- Peace of mind knowing that we're close by and ready to help
- A personal relationship with your agent, someone who understands your situation and unique needs



Patty Comb of Deland, Gibson works with Mary Butler of Haynes Management on an upcoming renewal.

LETTER FROM THE PRESIDENT

Dear Valued Customer,



One question I'm often asked is what makes Deland, Gibson different from all the other places you can go for insurance. Let's face it; turn on the TV or radio and you can see and hear everything from lizards to actors telling you how they can provide you the coverage you need.

As an independent insurance agency, we can shop for the best price and coverage that really fits you. We would not be in business for over 100 years if we did not follow the simple but tried and true policy - our customer comes first. You see, we work for you, not an insurance company, and that more than anything else makes us different.

Providing you with information to make informed decisions about your coverage is another way we're different. In this edition of The Advisor, we inform you on what you should consider when hiring outside help for your home. We also offer motorcycle insurance and list for you many of the reasons you should give us a call about your policy throughout the year. In addition, we want to introduce you to the newest members of the Deland, Gibson team. Personal Lines Manager Debra Boudreau also details for you a special coverage you may not have known about but is especially important for anyone planning that special day - wedding insurance.

This is your newsletter, so please let me know what you think or let your agent know topics you would like us to cover. Give me a call at 781.237.1515.

Sincerely,

Charles W. Gibson,
President



BUYER'S ALERT: HELP AT HOME COMES WITH RISKS



Hiring a contractor to add a new sunroom? How about a lawn and garden maintenance firm? A home cleaning service?

Make sure that the contractors you hire show you Certificates of Insurance, which provide documentation that the contracted firms have workers' compensation for their employees. You receive the assurance that any worker injured on your property will get medical treatment and not look towards your homeowner's policy for reimbursement.

Hiring an employee

If you are planning to hire a permanent or part-time employee for domestic or professional services, make sure you contact us. We'll review your situation and any requirements for workers' compensation and increased personal liability insurance coverage.

What about the baby-sitter?

If you hire a sitter from time to time or for the summer to watch the children, a neighborhood youngster to rake leaves and mow the lawn; contact us to make sure that you have proper liability and medical coverage.

Understanding Account Credits

A penny saved is a penny earned.

So said Benjamin Franklin in Poor Richard's Almanac. And, as the founder of the first fire protection organization in the country, he certainly would appreciate the value of Home-Auto insurance account discounts.

When you buy your homeowner's policy and auto policy from the same insurance company, you can earn an account credit, a discount. The discount amount is based on a percentage of the homeowner's premium, usually 10% or better.

Homeowners get more credit

Companies offer a variety of discounts to responsible homeowner insureds. Some popular examples include:

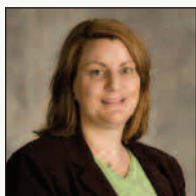
- Installation of home alarm systems including anti-theft, smoke and CO detectors
- New home and house constructed in recent years
- "Mature Credit" for older individuals

They all add up

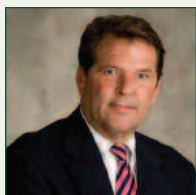
We want to make sure you receive all the credits you deserve. Let us know if you now qualify for any of the examples. Also, ask us how you may be able to qualify for car insurance discounts.



DELAND, GIBSON WELCOMES NEW ADDITIONS

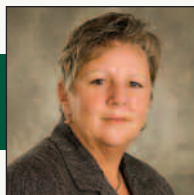


Lenell King has joined the agency as assistant account manager. Lenell has worked for over seven years in the insurance field, most recently as a licensing and surplus lines coordinator. She also worked in risk management while living in Los Angeles. In addition to her agency experience, she has worked in underwriting for an insurance company. A graduate of Bridgewater State College, she currently resides in Stoughton, MA.



Jonathan "Jeb" Patch has joined Deland, Gibson Insurance Associates. Jeb co-founded the Patch Agency in 1987 and became president in 2003. The Patch Agency will become part of Deland, Gibson on June 1st. A Certified Insurance Counselor, CIC, Jeb has been involved in writing all levels of commercial accounts from small businesses to publicly traded companies. He is experienced with all types of personal insurance accounts with a special focus on high net worth individuals. A graduate of the University of New Hampshire, Jeb currently resides in Medfield, MA, with his wife, Megan, and their two children, Charlie and Courtney.





ASK THE AGENT

DEBRA BOUDREAU

Senior Vice President and Personal Lines Manager

WHEN IS A MOTORCYCLE AN AUTOMOBILE?

The answer is when you insure it.

The Massachusetts Division of Insurance defines Auto as “a land motor vehicle or trailer”. Cars, pickup trucks, vans or similar vehicles, and motorcycles are all subject to the state’s registration and compulsory insurance requirements.

As with your car's insurance, you also should consider coverage options for your motorcycle including Liability, Collision, and Comprehensive, which pays for events such as fire, theft or vandalism. There is no standard coverage for Personal Injury Protection (PIP) under a motorcycle policy. The driver and passengers, while riding a motorcycle, are not covered by PIP. The motorcycle owner must purchase this coverage to protect people who may be injured **by** the motorcycle. You should add Medical Payments and request Guest coverage onto your policy to cover any medical expenses for the driver and passenger up to the limit chosen.

Key variables that affect cost

Motorcycle insurance costs vary just like the costs for regular cars, pickups and vans. Factors include the driver's record, where the cycle is garaged, deductible choices, the bike model and more.

For specifics about Motorcycle Insurance, call your Deland, Gibson agent.



Q. I read in your last newsletter that you offer wedding insurance. What is it all about?

A. Imagine: the day you've been looking forward to for years, and the bridal salon loses the dress? Or the caterer backs out? Or severe weather rolls in? That's why you may want to purchase wedding insurance. Consider the average U.S. wedding costs \$26,000, and that's pretty conservative. Everyone protects their \$26,000 car. It only makes sense to protect the wedding.

With costs as low as \$160, wedding insurance covers:

- Loss of Dress
- Lost Deposits
- Lost Rings
- Severe Weather
- Transportation Shutdown
- Service Person Called to Duty
- Damaged Gifts
- Sudden Illness

If you are interested in learning more about Wedding Insurance, one of Deland, Gibson's agents is available to tailor a coverage plan that fits your specific needs.

If you have a question for Debra, email her at dboudreau@delandgibsonins.com.

If we select your question for print in our next newsletter, we will send you a \$100 gift certificate to a local restaurant.



IF YOU RENT A CAR FOR ANY REASON, DO YOU NEED TO BUY RENTAL CAR INSURANCE?

If you have collision and comprehensive insurance on your personal auto, you may automatically have the same coverages for a rental car under the physical damage coverage of your auto policy. The coverage amount is, of course, subject to your deductible. However, if you drive a private passenger vehicle and rent an SUV, physical damage is not covered in your personal auto policy, since an SUV is not considered a “replacement” under the definitions in your Massachusetts auto policy.

What you are NOT covered for

Let's say you have a fender-bender with your rental car. You are not covered by your Massachusetts insurance policy for the “soft costs” to the rental car. Many auto rental contracts make you responsible

for lost rental income while the damaged car is being repaired. The only New England state where soft costs are included in automobile policies is Rhode Island.

Coverage for soft costs

If you are paying for the rental by credit card, check with your card's Member Services. Some provide “soft costs” coverage when used to pay for car rentals. You should buy a Collision Damage Waiver (CDW) at the rental car counter. It typically pays for damage to the rental vehicle as well as “loss of use”. We recommend this waiver, since it is better to pay a few dollars a rental day than thousands for an accident claim. **Our advice: Carefully read your rental car contract before signing.**



WHEN LIFE CHANGES, BE SURE TO CALL US

There are a myriad of changes that can affect the proper protection of your home and other assets. Some may increase your need for insurance; others may decrease your need. When a change to your property or your family occurs, and you feel it is significant, chances are you should give us a call. We've listed a few for you to keep in mind. Do any ring a bell? Call us.

- Refinancing your mortgage
- Adding on or renovating your house
- Hiring a housekeeper
- Starting an in-home business or hobby
- New driver in the household
- Putting in a pool
- Purchasing a boat
- Installing a home theater
- Finishing off the basement
- Paying off a car loan
- Buying new jewelry
- Starting a valuable collection
- Inheriting antiques or valuables
- Getting a dog
- Student going off to college



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Summer Office Hours:
(Memorial Day - Labor Day)

**Monday-Thursday • 8am-4:30pm
Friday • 8am-3:30pm**

**DOING OUR BEST FOR THE
GOOD OF OUR CLIENT**

Letter from Charles W. Gibson • Delivering Peace of Mind • Buyer's Alert: Help at Home Comes With Risks •
Deland, Gibson Welcomes New Additions • When is a Motorcycle an Automobile? • Ask the Agent •
Renting a Car? Do You Need to Buy Rental Car Insurance? • When Life Changes, Be Sure to Call Us

IN THIS ISSUE

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