

# THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Volume 3, Issue 2

## DON'T FORGET AN UMBRELLA

**L**ike most people, you probably think your standard automobile and homeowners insurance policies provide you with adequate coverage. Think again.

Homeowners, automobile and boat policies have a limit on the amount of liability damages an insurer will pay out, so there is a good possibility you are underinsured for negligence. In today's litigious society, it is difficult to predict how much a judge or jury may award a person injured in an accident that is your fault. This makes umbrella insurance necessary protection for every policyholder, especially when you consider that up to 40% of your future wages could be garnished if you do not have adequate coverage.

Umbrella insurance is designed to give you additional liability protection above and beyond the limits of personal insurance policies that cover items such as motor vehicles, homes and watercraft. By purchasing an umbrella policy, people can add between \$1 million and \$5 million in liability protection that is triggered when the liability coverage limits of other policies are reached.

If you have an automobile insurance policy with liability limits of \$250,000 per person/\$500,000 per accident and a homeowners liability policy with a limit of \$300,000, an additional umbrella policy would increase your protection by \$1 million.

Liability insurance pays for expenses such as an injured person's medical bills, rehabilitative therapy and lost wages

incurred because of the negligence of the person at fault. The liability portion of a policy also covers legal expenses you would have to pay in connection with a negligence case that goes to court.

Between all of the medical expenses for the injured and the legal fees faced by the person at fault, it's easy to understand why the standard liability coverage in the homeowners or automobile policy is frequently inadequate.

Most states, including Massachusetts, have financial responsibility laws that hold drivers accountable for bodily injury and property damage resulting from motor vehicle accidents. The driver who is at fault can be sued for the damage, putting his or her personal assets at risk.

A personal liability umbrella insurance policy can give you added protection at a rate that is frequently inexpensive, especially when it is compared to coverage you gain. Also, liability insurance covers your non-business activities in any location in the world. As you can see, the added protection of an umbrella policy is coverage everyone should have.



## LETTER FROM THE PRESIDENT



Dear Valued Customer,

Ensuring that you have adequate liability coverage is a responsibility we take seriously at Deland, Gibson. There are two pieces in this newsletter addressing the subject, and I hope you take the time to read them.

Many policyholders think that the liability coverage provided in standard automobile, homeowners and watercraft insurance policies is adequate. However, the liability limits in such policies can be exceeded in short order if you are found to be at fault in an accident or unfortunate incident on your property.

In addition to being responsible for compensation awarded to an injured party by a judge or jury, you could also face substantial legal costs that you would want to be covered by insurance.

Those are a couple of the reasons why we recommend that you consider increasing your liability coverage by purchasing an umbrella insurance policy. The industry standard is to boost coverage by between \$1 million and \$5 million, and the premiums for the additional insurance are quite affordable.

Contact your Deland, Gibson agent as soon as possible to discuss liability coverage and the umbrella policy that will best meet your needs and risks. Our agents will give you clear and concise explanations and will make sure you understand every aspect of the coverage you have and the added coverage you might consider purchasing.

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 agent. In addition, we want to hear about any topics or issues you would like covered.

Sincerely,

Charles W. Gibson, President



# It's Not Too Early To Prepare Your Home For Winter

**P**reventative measures can go a long way toward protecting your home and loved ones. To stay warm and cozy and minimize the risk of damage from harsh weather, implement as many of the following tips as possible:



- Watch for snow accumulation on the downside of a higher-level roof, where blowing snow will pile up. For safe snow removal, ask a roofing contractor for a referral.
- Remove snow from basement stairwells, window wells and all walls to prevent water or moisture from penetrating walls and any side pipes coming out of your house.
- Keep attics well ventilated to maintain temperatures close to the outside, which will minimize the risk of ice dams forming.
- Clear gutters of leaves and debris.
- Make sure attic floors are well-insulated, but keep combustible insulation at least three inches away from recessed lighting fixtures, fan motors or other heat producing devices.
- Cover exposed pipes with insulation sleeves or wrapping to delay heat transfer.

- Before using your fireplace, clear the area around the fireplace and chimney and make sure the flue is open and free of debris.
- Put logs on a grate in the rear of the fireplace and use a screen to keep sparks and embers from flying out.
- Dispose of ashes by shoveling them into a metal bucket with a metal lid.
- Electric space heaters should be at least three feet from anything that can burn.
- Do not use extension cords with a space heater because they can over-heat and cause a fire.
- Only use space heaters with emergency shutoffs, and avoid placing heaters in rooms where water is present such as a kitchen or bathroom.

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Claims

*If you're going to be away, cut out this business card and provide to your neighbor. If something happens to your house, they can call us so we can begin working the claims process while you're away.*

## Put Your Memory To The Test Announcing the Deland, Gibson Newsletter Challenge

*Pay particular attention to this edition of The Advisor. In our Winter newsletter, we will be asking several trivia questions. The first four customers who email us back the correct answers will win a \$25 gas card.*



# SAVE ON YOUR HEATING BILL

**A**ny season is a good season to save energy costs. With winter approaching, however, it's even more critical as prices for home heating fuel are as volatile as ever.

The U.S. Department of Energy has the following fuel saving tips for consumers:

- Look for furnaces with annual fuel utilization efficiency (AFUE) ratings of no less than 78 percent.
- Place heat-resistant radiator reflectors between exterior walls and radiators.
- Bleed trapped air from hot water radiators once or twice a season or have a professional do it.
- Clean warm-air registers and baseboard heaters and make sure they are not blocked by furniture, carpeting or drapes.
- Clean or replace filters on furnaces once a month or as needed.
- To retain heat, turn off kitchen, bath and other ventilating fans within 20 minutes after you are done cooking or bathing.
- Install a programmable thermostat that can adjust the temperature according to your work schedule and sleeping habits.
- Energy Star products can cut energy bills up to 30 percent. Locate retailers online at [energystar.gov](http://energystar.gov) when replacing heating systems, appliances, lighting, windows, office equipment and home electronics.
- Insulate water heaters and pipes.
- Make sure your furnace or heat pump is tuned up by a professional at least once a year.





# EMPLOYEE SPOTLIGHT

## Deland, Gibson Welcomes Andrew Sisto



Andrew J. Sisto joins Deland, Gibson as an insurance producer, bringing more than six years of experience in the industry with him.

Andrew considers personal lines insurance his area of expertise, with proficiency in automobile, home, umbrella and specialty lines. He has experience with commercial lines, specializing in small business insurance, and has an extensive background in life insurance. Andrew, who worked as an agent for three other companies, has earned the designation of Certified Insurance Service Representative. He is a 2001 graduate of Bates College, earning a bachelor's degree in political science. A resident of Gardner, Andrew enjoys spending time with his family, reading, exercising, watching sports and traveling. He is also the Assistant Football coach at Newton North High School and a member of the Wellesley Kiwanis.



## ASK THE AGENT

MICHAEL SABBAGH

Senior Vice President and Commercial Lines Manager

### Q. Do I need Cyber Liability Insurance?

**A.** If your business has a website, the answer to that question is yes. Businesses have responded to the growing number of people accessing the Internet by promoting and marketing their products and services over the World Wide Web.

Your website can be a hugely effective tool to encourage communication and generate revenue. However, it can also be accessed by those who wish to do harm to your company or your clients. New legislation continues to create potential liabilities. Some areas in which you may be vulnerable are:

- Misuse of Confidential Information
- Infringement of Intellectual Property Rights
- Breach of Confidence
- Infringement of Privacy
- Defamation
- Inadvertent Transmission of Virus

Traditional Liability policies do not address internet based exposures. Your potential for Cyber Liability related lawsuits is evolving as quickly as the Net itself. Don't overlook this important coverage when designing your business insurance program.

*If you have a question for Mike, email him at [msabbagh@delandgibsonins.com](mailto:msabbagh@delandgibsonins.com).*



## THE GRASS ISN'T ALWAYS GREENER The Other Side of Competitive Auto

**H**ave you wondered what it's like turning to one of the direct insurance companies for your auto coverage? There are a few things they have not told you in their advertising.

When you call a direct insurance company's 800 number, you more than likely will never speak to the same person twice, unlike at Deland, Gibson where you can talk to or meet with your agent who knows you. Since the direct insurance company's agent is most likely located outside of our state, he or she may not be familiar with Massachusetts auto registrations.

And then there's the Registry. Since the direct insurance company does not have a runner service, you will have to go to the Registry yourself and stand in line. There also could be a delay if you change vehicles due to an unfamiliarity with Massachusetts RMV rules.

As for your quote, it may not be apples-to-apples. Your driving record may not be included in your quote. If you have any surcharges, it may not be reflected in the quote; and you may not see a good-driver discount. In addition, your liability limits may not be as high as you previously had, which is important

because a serious loss could result in garnishment of future wages. You may also have a deductible for your personal injury protection and glass coverage.

As your agent, we always want you to see both sides of the issue. It is equally important for you to understand that unlike other agents, who only represent one or two auto carriers, Deland, Gibson offers coverage from seven Massachusetts insurance companies. Before you consider contacting a company directly, or speaking to another agent, your best option is to continue with your own agent who really knows you.



# AN IMPORTANT CHECK-UP

## Bring in your Diamonds, Gems, Pearls, Jewelry & Fine Watches

**A**s a valued customer, you can take advantage of a special service. Deland, Gibson has arranged for Guaranty Jewelry Replacement to come to our office to provide our customers with a professional appraisal of your jewelry, complete with photographs, while you wait. You also receive a complimentary cleaning and review of loose stones, clasps and other potential problems. A \$50 gift certificate for the purchase of jewelry at Guaranty's retail store also will be given to customers who participate.

Deland, Gibson has been able to negotiate a substantial discount for this service: \$65 for the first item and \$40 for each additional item.

### Mark The Date

**Monday, October 20th**  
**9 am – 4:30 pm**

**Friday, November 14th**  
**9 am – 4:30 pm**



Please call Karen Cora at 781.237.1515 for an appointment.

**DELAND, GIBSON**  
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Deland, Gibson provides coverage from the majority of the top Massachusetts auto insurance companies:

Letter from Charles W. Gibson • Don't Forget an Umbrella • It's Not Too Early to Prepare Your Home for Winter  
What You Can do to Save on Your Heating Bill • Employee Spotlight • Ask the Agent • An Important Check-Up

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