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## Insuring at the Rental Car Counter

Auto policies differ, so it's important to know your personal policy before refusing that insurance option at the car rental counter.

The good news is, in most cases, personal auto insurance will extend coverage to rented vehicles. Note we said "most" not "all." And even those policies providing coverage can have provisions restricting how coverage would be applied based upon such variables as the rented vehicle's size, use and any coverage provided by the rental company.

Here are two important questions to ask the

rental car agent before signing up for that company's insurance:

"What are my out-of-pocket expenses?"

Determine if there is a deductible and if

there is a minimum or maximum amount that the rental insurer will pay out if you cause damage or injury.

"What is covered and not covered?"

Sometimes only damage to the rental car will be covered. In that case, you are liable for all other

damage or injury you cause.

Before renting a vehicle, give us a call to find out how your policy applies to the rental and if it is smarter to cover your rental through us. ■



## Renters' Insurance Is Affordable

**R**enting is an attractive option in today's high-priced housing market, especially with mortgage lending tightening. Many renters, however, mistakenly believe they can save a little extra by not purchasing insurance.

According to a 2006 study by the Insurance Research Council, 96% of homeowners have a homeowners' insurance policy. In contrast, only 43% of renters have a renters' insurance policy. This under-purchased insurance is not over-priced—the average renters'

policy costs less than \$17 a month.

Many renters have thousands of dollars invested in electronics, furniture, clothing and other personal property that can be stolen or lost or damaged in a fire or other catastrophe. In most cases, property owners provide insurance for the structure only, inserting clauses into leases reminding tenants that they are responsible for insuring personal property.

Don't leave your belongings in peril. Call us to initiate renters' insurance today. ■

## Auto Rates Decline in 2007

Good news on the auto insurance front: According to a recent survey, auto rates declined nationally by 1% between 2006 and 2007. A modest decline, but a decline nonetheless.

Only eight of the 48 states surveyed experienced increases during this time. The greatest increase was in Nevada, where rates increased an average of 5.7%. The largest rate decline was experienced by drivers in North Carolina, where rates dropped an impressive 16.2%.

There are ways you can reduce your personal insurance rates beyond the national average. Being a safe driver is the

first order of business. Rates are always lower for drivers with clean records—those with no acci-



dents or moving violations. Insuring multiple drivers or vehi-

cles can often get you a discount. Equipping your car with safety and anti-theft devices and letting your insurer know about them may also get you a premium reduction. And don't forget about keeping your credit (and grades, if you are a student) in good shape. Many insurers use your financial behavior as a measurement of your overall trustworthiness and set rates accordingly, and many offer good-student discounts.

Check your auto policy and see if you have the discounts that you qualify for in place. If you have earned a discount that isn't listed, call us so we can let your insurer know. ■

## Travel Time

**W**ith spring break upon us, thoughts turn to travel. Before you leave your home vacant for an extended period of time, consider the following theft-deterrent tips from the American Automobile Association:

### Yard Care

Grass growing or snow piling window-high to your home is an indication no one is at home. Be sure your yard does not scream "no one here" to opportunistic intruders.

### Make Noise

An empty home is a quiet home. Before leaving, tune a radio to an all-talk station. The voices may confuse burglars. Light and sound from a television will also give the

appearance you are home. Consider putting the TV on a timer.

### Let There Be Light

In addition to the television,



lights are an indicator someone is present. Setting select lamps on timers and installing exterior lights controlled by motion sensors is an excellent start.

### Mail Call

Contact mail and newspaper carriers to have them stop delivery while you are away. They will gladly do this for you with adequate notice. Alternatively, ask a trusted friend or neighbor to remove papers and pick up your mail for you.

### Park and Go

If possible, park a car in the driveway. If your car is transporting you to your destination, ask a friend or neighbor if they will park their vehicle in your driveway.

Burglars almost never enter homes they suspect to be occupied. The above tips can function as an effective smoke screen for thieves casing which home will be their next victim. ■

## April Showers Bring...Wet Basements

With March snows thawing and saturating the ground and April showers right around the corner, some homeowners are thinking more about soggy crawl spaces and puddles in the basement than about spring flowers. Here are some tips from builders and landscapers to help you prevent water damage this spring:

- Make sure the ground surrounding your foundation slopes away from the house (usually a 2%–5% grade).
- Direct roof water into a downspout to channel drainage away from the foundation. Use a splash, pipe or other suitable aqueduct that leads water at least six feet from the house.
- Install a sump pump with a battery backup.
- Seal and waterproof foundation walls.
- Install a ditch-drainage system in yards that don't drain well. One such is a French drain that uses gravity to drain water to an established receptacle.
- Test and clear basement floor drains.



- Place and keep intact window well covers.

For more information on protecting your house from basement and crawl space water damage, check out this Web site from the University of Tennessee Knoxville: [web.utk.edu/~btschant/wet.htm#prev](http://web.utk.edu/~btschant/wet.htm#prev).

Also, check your homeowners policy for sump pump coverage. If you don't have it, you might be able to add it. Call us to find out. ■

## Good Credit, Good Rate

Your credit score affects your auto insurance rates. Auto insurers have drawn successful correlations between credit scores and the likelihood of filing a claim.

The difference between a great score (760 or higher) and a low score (600 or lower) can be hundreds of dollars a year. In addition, it can also be a deciding factor on whether or not a company will extend an offer to provide insurance at all.

Bettering your credit score will help you save money in many significant ways, including on your auto insurance. To improve your credit rating, pay all bills on time and keep credit card balances at a minimum—or better yet, pay them off monthly and plow about 5% of your income into savings.

If you would like to know how your credit score is currently affecting your premium, please give us a call. ■

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## A Safer Ride

The Insurance Institute for Highway Safety (IIHS) recently released its report on the safest vehicles for the 2008 model year. The report cites that vehicles considered the safest by the organization nearly tripled in the past year. Specifically, 34 vehicles received "top safety pick" honors for 2008, compared with just 13 for 2007.

The report finds a major contributor to this is the installation of electronic stability control (ESC) in vehicles.

Leading the pack are Ford and Honda. Ford has announced it will have ESC on all its vehicles by the end of 2009. Honda already has incorporated the technology on all its SUVs, pickups and minivans and the technology is now standard on the Accord.

For a list of the safest autos for 2008 as judged by the IIHS, visit the vehicle ratings section of its Web site at [www.iihs.org](http://www.iihs.org). ■

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