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Party Time: Excellent!

As the summer approaches and brings the heat, let us not forget one of our most basic human intuitions: When the body gets hot, submerge in water.

Pool parties! A ride down a neighborhood street on a Saturday can often reveal exactly who on the block owns the pool. Kids, and adults pretending to be kids, gather for food, fun and an escape from the heat.

But not all the partying is left to the kids. Alcohol is often an added bonus for the adults. With a yard full of crazy kids and imbibing adults, it's no wonder these parties can get out of hand. A slip and fall around the pool or another accident



that injures someone at your home is a very real concern—one that may have an effect on your personal liability coverage.

A review of your coverage will illustrate what coverage is available for these types of accidents as well as what may be excluded. It is also important to review personal liability limits in your homeowners policy. If the limits seem insufficient to cover major injuries, it may be time to increase those limits with a personal umbrella policy. To schedule a review before your next party, call our service team today. ■

Subcompacts Score So-So

Soaring gas prices have helped clear the road for a new generation of subcompact cars. These cars are popular due to their ability to get 30 to 40 miles per gallon on the highway.

One issue always at the top of perspective buyers' lists is safety, and these smaller cars have historically not performed well when tested. Unfortunately, according to the Insurance Institute for Highway Safety, this new generation isn't faring much better.

Congratulations to Nissan's Versa, the only subcompact tested that achieved a rating of "good" in all three tests—frontal, side and rear impact. Other models tested were from Toyota, Honda, Kia, Hyundai, General Motors and BMW. None of the other makes received "good" in all three tests.

Although you may carry excellent auto insurance, the primary goal is to be safe. Check out the Insurance Institute's website at www.iihs.org for safety data. ■

Family Risk Questionnaire

To make sure you're adequately protected, we recommend a yearly review of all of your insurance policies. This questionnaire helps make that review quick and efficient. Please take a moment to answer the questions and fax or mail this page back to us.

Name: _____ Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Business phone: () _____ Fax: () _____

E-mail: _____

Automobile/Vehicle

- ___ 1. Would you consider increasing your deductibles to lower your premium?
- ___ 2. Do we currently insure all of the vehicles in your household? If not, how many do you insure elsewhere? ___
- ___ 3. Are all of the licensed drivers in your household listed on your auto policy?
- ___ 4. Would you like to include your car stereo (if mounted under the dash), tapes, CDs, CB or two-way radio on your auto policy for an additional premium?
- ___ 5. If you own a pickup or a van, does it contain any customized equipment?
- ___ 6. Do you own a pickup camper or a camper shell?
- ___ 7. Do you own minibikes, mopeds or motorcycles? If so, how many? ___
- ___ 8. Do you have vehicles furnished for regular use that you do not own, such as a company car? If so, how many? ___
- ___ 9. Do you want rental reimbursement or towing and labor coverage in the event that your car is damaged in an accident?
- ___ 10. Do you own any boats, motorbikes, motor homes or other recreational vehicles such as snowmobiles or golf carts?
- ___ 11. Would you like a quote for higher limits of liability insurance or personal injury protection?
- ___ 12. Do you have other electronic devices you wish to cover (e.g., cell phone)?
- ___ 9. Would you like an estimate of your home's replacement cost at today's prices?
- ___ 10. Would you like home replacement guarantee protection?
- ___ 11. Do you own a second home or any other real property, such as a cabin, farm property or any income-producing property?
- ___ 12. Are you engaged in any form of farming or ranching?
- ___ 13. Do you conduct any business (including child care) or give private lessons in your home?
- ___ 14. Would you be interested in an umbrella or excess liability policy that extends your auto and homeowners liability coverage to \$1 million or more?
- ___ 15. Do you own a computer?
For business? ___ For pleasure? ___

Coverage for questions 1 to 5 may be limited or excluded under your policy.

Other Personal Insurance

- ___ 1. Do you have disability income insurance in case you become sick or disabled?
- ___ 2. Are you aware that accidental death and disability insurance for you and your family is available at low cost?
- ___ 3. Are you concerned about estate taxes?
- ___ 4. Do you have a mortgage redemption insurance policy (which pays off your house in the event of your death)?
- ___ 5. Are all members of your family protected by life insurance?
- ___ 6. Would you like a review of the beneficiaries, ownership and cash values (if any) of your life insurance policies?
- ___ 7. Are you interested in discussing life insurance within the next year?
- ___ 8. Do you have a retirement or pension plan?
- ___ 9. Are you self-employed? If so, have you heard about SEP or Keogh retirement plans, and would you like to know more? ___
- ___ 10. Is your health insurance up to date? (Consider recent increases in hospital rates.)
- ___ 11. If you are a self-employed professional, would you like a quote for business property, professional liability or malpractice insurance?
- ___ 12. Have you been contributing to an IRA (standard or Roth)?
- ___ 13. Are you interested in other financial services?

Homeowner/Renter/Condos

- ___ 1. Do you own any antiques, fine arts or collections, such as unique dishes and figurines?
- ___ 2. Do you own any jewelry or furs? If so, what is the total appraised value of such items? ___
- ___ 3. Do you own valuable camera equipment, silverware or guns?
- ___ 4. Do you frequently carry or keep in your home more than \$100 in cash?
- ___ 5. Do you have a coin or stamp collection?
- ___ 6. Would you prefer to cover your personal belongings for their full replacement value (i.e., no deduction for depreciation)?
- ___ 7. Would you be interested in adding earthquake or flood insurance to your homeowners protection? (Please circle your interest.)
- ___ 8. Do you currently have a burglar, fire or smoke alarm; fire extinguishers; or dead bolts on all doors in your home? (Circle the ones you have.)

Please fax or mail this questionnaire back to us. See this newsletter's masthead for our fax number and address. Thank you.

Weekend Warrior

We see you out there every Saturday, getting up early, going to the nearest home improvement store, picking up a few odds and ends and heading home. You're working on the house, aren't you?

There are millions of people out there just like you—people who love spending time working on their abodes, making them into dream homes. If you added the receipts from all of those trips to the home improvement and hardware stores, you'd probably faint.

But your efforts are not in vain! Chances are good that the bathroom you've redone, the new deck you've built, the automatic garage door opener you've installed or the new kitchen have all done wonders for the value of your home. The value these and similar projects have added exceed the cost of their



undertaking.

Homeowners should understand that improvements which increase the value of the home have a direct impact on the amount of insurance required to repair or replace the home to the same standard. Give us an update on your home improvements. We can help you obtain the amount of insurance needed to match your efforts. ■

Castle Meant for a King

If you own your home, chances are your equity has jumped.

While basking in the new-found wealth embedded in your humble abode, consider for a moment the effects soaring values have on your homeowners insurance. Remember, homeowners policies pay based on the actual cash value or replacement cost of your home, depending on which type of coverage is in your policy.

Either way, if the value of your home has gone up, it is likely the amount of insurance you carry should, too. Failure to increase this amount could result in a costly penalty for underinsurance.

Call us to find out how to make the value of your insurance coverage match the value of your home. ■

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Cover That Special Event

Now that spring has sprung and summer is blooming, it is time for graduation parties and weddings. Many beautiful events can be held in our own yards and homes. But will our homeowners policies cover the people and the paraphernalia that accompany the festivities?

A host's liability may extend to illness or injury incurred from the food served, the libations poured, the physical grounds or even rowdy partygoers. Additional considerations include borrowed or rented property such as tables, trellises, lights, and the like.

Review your homeowners and umbrella policies to see if your current coverage meets your special events insurance needs. If additional coverage is needed or you just aren't sure, give our service team a call. ■

Thank you for your referrals.

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.