

FELTON, BERLIN & ERDMANN

INSURANCE SERVICES, INC.

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Welcome



I am pleased to send along our quarterly newsletter.

Please feel free to give me your feedback about the material presented as well as topics/ ideas for future newsletters.

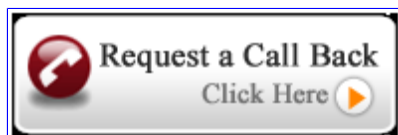
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What's New This Month

How To Stay Safe During Lightning Storms

Consider Home And Auto Insurance Before Moving

What Worries Consumers the Most?

How To Stay Safe During Lightning Storms

According to the National Weather Service, lightning deaths were most common in the South during 2016. The majority of deaths occurred in open fields or in yards. In 2015, there were 27 deaths. This was an increase from 26 the previous year and 23 in 2013.

When there is a thunderstorm in the area, it is important to stay current with weather reports because a storm does not have to be considered severe for a person to be struck by lightning. Remember that the sound of thunder indicates nearby lightning and there is no safe area outdoors. Standing under trees in a yard or under an open carport will not make a person safer. Gazebos and other similar structures should also be avoided.

What To Do When There Is Thunder

At the first rumble, move to a safe enclosed area and close the windows and doors. Whenever possible, stay in a building that has plumbing and electricity. If a thunderstorm develops while traveling, stay in the vehicle and keep the windows up. Metal-topped vehicles are safer than soft-top vehicles. After finding shelter, stay there for 30 minutes after the last rumble of thunder. In several instances, people had been struck by lightning because they wrongly assumed that the storm had passed.

Indoor Safety Tips

Lightning can also cause damage to appliances and electronics. When a storm is in progress, avoid using a corded phone. Do not use computers if they are plugged into a hard-wired connection source or electrical outlet. Avoid using any other appliance or electronic device that is plugged into a power outlet. Do not take a shower, wash dishes in a sink or use faucets to wash hands. Keep bottled water available to drink during thunderstorms. Stay away from windows or doors during the storm, and never step out onto the porch to watch the lightning. This is true even if the porch is screened or has glass windows. If there are concrete floors or walls, stay away from them.

Outdoor Emergency Safety Tips

It may not always be possible to find shelter immediately when thunder rumbles. If there is no form of shelter nearby, take the following steps to reduce risks:

- Stay away from elevated areas such as hills or platforms.
- Do not lie flat on the ground.
- Do not stand under a rocky overhang for shelter.
- Do not use an isolated tree for shelter.
- Stay away from barbed wire, power fences and other conductors of electricity.
- Do not go near lakes, ponds or other bodies of water.

While driving, look for power lines that have fallen down. Do not drive near them or over them whether there is water present or not. To learn more about lightning safety, discuss concerns with an agent.

Consider Home And Auto Insurance Before Moving

All homeowners and renters should review their insurance policies before moving. People who are moving from a home and renting temporarily often overlook the importance of renter's insurance at their new residence. Also, people may forget to update an auto policy after moving. Keep these tips in mind for an insured move.

Not all insurers offer coverage in every state. Renters or homeowners who move to a different state often assume that their insurance follows them. While some big insurance companies are licensed in all states, other smaller companies are not. Check with an agent about insurance at the new location before moving. Also, some states have different requirements for auto or home insurance policies.

Any move can affect the cost of insurance. Premiums are partially based on location. For example, someone who relocates to an area known for wildfires may have to pay more based on that hazard. A person who lives in a big city and moves to a different zip code will still need to update the policy and may have a slightly larger or smaller premium. Also, the features of the home itself play an important role in determining policy costs.

Be prepared to provide insurance information to movers. People who hire movers are usually encouraged to purchase insurance from the vendor if they lack adequate home or renter's insurance. Moving companies usually offer it based on the weight of the moving load or a lump sum value. Most standard home and renter's insurance policies cover a certain amount for damaged belongings in transit. Be sure to understand the deductible and how it works. When a moving company is towing a vehicle, owners must ensure that their auto coverage includes liability for damages in transit.

Understand DIY provisions. Many people choose to rent a truck on moving day and enlist the help of friends. When this is the case, check to see if a personal auto policy covers the rental truck for liability. Many insurers do not offer this coverage, and some provide limited coverage with exclusions based on the size of a truck. Rental companies usually offer coverage for an extra fee. Also, be aware that anyone who is injured on the insured property on moving day could file a claim for medical costs.

Be an informed landlord. Although some people prefer to rent out a home over selling it, they are not aware of changing coverage needs. Home insurance changes and only covers the landlord's belongings such as appliances in addition to the structure and property. Also, it covers lost rental income if the dwelling becomes uninhabitable. There are limited liability provisions. These policies usually cost up to 25 percent more than what homeowners pay for insurance.

Update the home's inventory. Moving time is the perfect time to make note of any discarded or donated belongings of value. Also, add any new items of value to an insurance policy. Keep receipts or purchase records. Take photos of new or existing items of value in each room as well as general photos of the rooms and their contents. Keep in mind that furs, firearms, rare art and fine jewelry should be insured separately.

Discussing an upcoming move with an agent in advance will help make the transition smoother. Also, agents can suggest helpful apps for taking and storing photos or information about belongings. To learn more about any other moving issues with insurance, speak to an agent.

What Worries Consumers the Most?

Having enough money, staying safe, identity theft, distracted driving - these are the top things that Americans worry about. However, the list of other concerns is getting longer.

The [2016 Travelers Risk Index](#) reported the results of a survey of more than 1,000 Americans between the ages of 18 and 69. These are the things that are especially weighing on their minds.

Finances. Consumers worry about the state of the economy and the possibility of unemployment. They also worry about having enough money to live on. Almost three-quarters of respondents from households with incomes less than \$90,000 are somewhat or very worried about this. These worries may be due to the failure of inflation-adjusted [median household income](#) to regain 2007 levels.

Personal safety. The possibility of car accidents, home intruders, and terrorist attacks worry 59 percent of Americans. Car accident frequency has been [increasing](#) for a decade. High-profile terrorist incidents such as the mass shooting at an [Orlando nightclub](#) and attacks in [France](#) and the [United Kingdom](#) may account for these concerns.

Loss of privacy/ identity theft. With increasing amounts of information about individuals living online, 55 percent of respondents said they worry some or a great deal about lack of privacy and the possibility of their identities being stolen.

Transportation and travel risks. In addition to the general concerns about car accidents, consumers are afraid that other drivers are looking at their cell phones instead of the road. Three-quarters of Americans worry about this, and almost half worry about distracted pedestrians walking in front of their moving cars. The National Highway Traffic Safety Administration reports that in [2015](#) 3,477 people died and 391,000 people were injured due to distracted driving.

Cyber risks. With data breaches hitting [an all-time high](#) in 2016, it is unsurprising that more than half of Americans worry about cyber risks. Almost two-thirds of those who worry about these risks are concerned about the possibility that their bank and investment accounts may be hacked.

Smart home technology. A minority of American homes use internet-connected home thermostats, security systems, lighting, and so on. Of those who do, almost half worry about [hackers](#) compromising their privacy and security or collecting information about their personal behaviors. Smaller numbers worry about electrical failures disabling their systems or hackers taking down security systems to enable burglaries.

Weather. The [U.S. Global Change Research Program](#) has reported that extreme weather of all kinds - heat waves, droughts, hurricanes, floods - has increased in recent decades. More than 60 percent of Americans believe it is becoming more frequent, and almost 40 percent perceive an increased risk of damage to their property.

Workforce changes. Keeping pace with new workforce requirements is a concern for one-quarter of Americans, though it is greatest for younger workers.

Insurance can help protect against some of these risks, though not all. Most of them require consumers to take careful steps to prevent losses from happening. Life is getting riskier; prudent consumers will find ways to manage these risks.

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