



# SPOTLIGHT

Published for clients and friends of Namaksy-Zammito Insurance Agency, Inc. • Spring 2012

## HOME RISK MANAGEMENT

# Backyard grill safety tune-up



Early spring is an excellent time to get a head start on preparations to enjoy weekends and holidays with family and friends. A good place to start is with your gas grill. Today's elaborate grills can be a major investment. If it turns out you need to replace yours, you'll have time to budget for a newer, safer model.

### How to Inspect Your Gas Grill

While your grill is still in your basement or garage, conduct a safety inspection so you can make any repairs before you want to use it outside.

- Check the gas grill connection line between the propane tank and the fuel line to make sure it is not leaking.
- Do not use a match to check for gas leaks. Fill a spray bottle with warm soapy water. Then spray the hoses and look for bubbles created by leaking gas. If you detect a leak, immediately turn off the gas, and don't use the grill until it is fixed.

If your hoses look brittle or show any sign of cracking, replace them before they fail. Check also for significant rust on the frame. If there's too much rust, your grill may be unstable.

### Other Grill Safety Tips

- Never leave a grill unattended.
- Designate your grilling area a "No Play Zone" for kids and pets.
- Position your grill at least 3 feet from the house, shrubs, branches, play objects and other flammable objects in the yard. Do not operate on exterior balconies, unenclosed porches, or under eaves.
- Do not bring your lit barbecue grill indoors or into any unventilated space; it will become both a fire and carbon monoxide hazard!
- Practice the 10-5 rule. If the grill doesn't start in 10 seconds, turn off the gas, wait 5 minutes with the lid open to dissipate gas before trying again to light it.
- If you have a charcoal grill, always use the proper starter fluid.

## Test Your Insurance I.Q.

**Q.** Charles, is my Home Insurance Replacement Value the same as its market value?

**A.** An emphatic NO! Your Home Replacement Value relates to what it would cost to rebuild your home if you had a total loss of the insured structure(s). This figure, of course, does not include the land value. Construction costs continue to rise so this figure changes yearly. Market value relates to your home's worth to prospective buyers. Assessed value is determined by your local community for property tax purposes.

**NOTE:** If you haven't had a Home Insurance Replacement review recently, call us. We provide a free review service.

We invite you to submit questions for this regular column. Email your questions to: [nzi@nziagency.com](mailto:nzi@nziagency.com).



## Behind the Scenes

By Charles Zammito, President

- **The highest compliment** we can get is a referral from a customer or friend. If you know a responsible homeowner or renter or business owner who you believe could benefit from our services, we appreciate your mentioning our name. Thank you.
  - **Update your jewelry values**  
With the value of gold at an all-time high and so much advertising on TV about "cashing in old jewelry", your jewelry may be more vulnerable. The standard Homeowner policy only provides limited coverage for jewelry and other valuables. Yours may now be worth more than the limit. If you haven't had a recent appraisal, it may be a good time to do so. If the figure comes back over \$2500, contact us immediately for additional scheduled coverage to make sure you are protected.
  - **Pay your bill by EFT and save**  
Many of our companies offer discounts to people who choose to pay by Electronic Funds Transfer. It's one way to cut the cost of your insurance. Ask us about other opportunities to earn discounts on your premiums.
  - **In the market for a new car?**  
**Call us first.** With the cost of gas continuing to rise, many people are looking to trade for more fuel efficient cars and trucks. We can help you in two ways. First, we can provide an estimate on your costs to insure the various makes and models you are considering. Some may be significantly higher than others. Second, before you go to the RMV and stand in line, let us check your paperwork to be sure everything is correct and complete, so you won't waste a trip. Some transactions you may be able to do online.
  - **Starting a home business?** Please let us know. Your homeowners policy may not provide coverage for critical business risks. We can provide you with a no obligation quote for proper protection.
- "The only thing worse than paying too much for insurance is paying too little. As your independent agent, we can help you avoid BOTH. It's all about value, what you get for what you pay."*

SAFETY CORNER

## Guard against power mower injuries

Safety officials report that over 70,000 children and adults are injured by power mower accidents every year. Most frequent accident causes: trying to unclog blades by hand or with a tool; backing up with the mower; losing control on steep lawn embankments; and children falling off riding mowers or out of carts towed behind. *Please remember:* young children and mowers don't mix!



As an extra precaution against flying objects and noise, officials advise power mower users to wear protective headgear and safety glasses. They also recommend wearing heavy duty footwear, preferably with steel insert toe guards.

CONSUMER ALERT

## Youthful drivers

- The laws concerning youthful drivers have changed. If you have a son or daughter who will soon be eligible for a learner's permit, please review the latest requirements at [www.massdot.state.ma.us/rmv/](http://www.massdot.state.ma.us/rmv/).



- Drivers with a learner's permit do NOT need to be listed on your car insurance policies.

- **Newly licensed drivers** in the family are **NOT** automatically covered on your auto policy. You must notify us as soon as a son or daughter is licensed. If there has been no report and the teenager has an accident, the claim will NOT be paid by the insurance company.

RECESSION BUSTER

## Ways to cut car insurance costs

- **Payment discounts.** You can earn a 5% discount if you choose to pay your entire annual premium up front. Or payment by Electronic Fund Transfer (EFT) saves money too.. Call us for details.

- **Buying a new or used car?** Check the insurance rates with us. Different types of cars have different rates. For example, some cars cost more to repair. Some are prime targets for thieves.

- **Outfit your car with anti-theft devices.** You can qualify for substantial discounts.

- **Place car and home with us.** You save money when we insure both.

- **Consider a higher deductible.** This form of "self-insurance" delivers big-time. But remember, if you have an accident, it becomes an out-of-pocket expense.

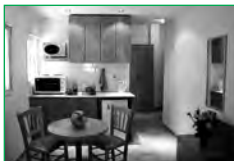
- **Complete an advanced driver course.** We can recommend a course. More and more parents are joining their junior drivers in courses, and saving money.

- **Clean driving record.** Last but not least. This one always reduces your costs.

## Did You Know?

### Why buy renters insurance?

The slumping housing market and graduates entering the work force and setting up their first apartments have resulted in a rental market boom in the state. Yet the percentage who buy renters insurance remains low. Renters insurance typically costs less than \$200 a year. It provides coverage for personal property and usually includes certain items stolen from your car. Most policies also include \$100,000 or more in personal liability coverage; so if someone falls in the renters' apartment, they have some protection.



ALSO, if you insure your car with us and purchase renters insurance, you qualify for an Account Discount on both policies! **Call us for a quote.**

### THANK YOU FOR REFERRING US TO A FRIEND!

About 60% of our new customers are the result of referrals from loyal clients like you. When you refer someone, ask him or her to mention your name when they contact us. We'd like to thank you personally!

*It is understood that the publisher is not engaged in rendering legal, accounting or other professional service. If legal or other expert advice is required, the services of a professional should be sought. Insurance information is general in nature; for specific coverage provisions, review contractual policy provisions.*

## We represent top-rated MA insurers!

These are companies whose people understand the special needs of our state's drivers and homeowners. There is a definite difference between coverages and benefits when policies are properly compared on a needs *and* value basis.



LIKE us on Facebook!



**IN THIS ISSUE**

- Backyard grill safety tune-up
- Avoid power mower injuries
- Youthful driver considerations
- Ways to cut car insurance costs