



PERSONAL INJURY COVERAGE - A NEW "MUST HAVE"

The age of technology has changed how individuals communicate in today's society. With MySpace, Facebook, Twitter, and much more, we are able to stay in touch with a click of the mouse. However, sometimes words "written" to and about others can be lewd, defamatory, and obscene.

Did you know that if you, or your child, write something about someone that is false and, in turn, it directly effects their life, they can sue you for defamation of character? Did you also know that if this happens your homeowners insurance may not cover you?

In 2009, there have been more than 100 civil lawsuits brought

against bloggers and others in social networks and online forums. This number has jumped tremendously since 2003 when there were only 12 cases reported.

Today, however, you can protect yourself from situations like these. Many homeowner insurance carriers are now offering a Personal Injury endorsement called the HO 24 82. If a claim is made or suit is brought against an "insured" for damages resulting from an offense, defined under "personal injury", to which this coverage applies, the carrier may pay up to their limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgement interest awarded against an "insured".

The Personal Injury endorsement is relatively inexpensive, ranging from \$15 to \$35 a year. It may also be included with select homeowner enhancement endorsements which could also increase your replacement cost coverage, increase your liability coverage, and much more. The cost for an enhancement endorsement ranges from 11% to 18% of the policy premium.

To find out more information on how to better cover yourself for situations like these, contact your Account Manager at Sylvia Insurance.



COLLEGE STUDENTS AND INSURANCE GAPS

With students settling back into the routine of the school year, parents should take the time to review their insurance program to ensure there are no newly-created gaps in coverage or limits. Of special interest, and the focus of this article, are college students (especially freshmen away from home for the first time). Being away from home (the "residence premises") and at school can create unique exposures and possible gaps in protection.

Is the student an "insured" for Property and Liability coverages?

Students who leave home to attend college may begin the semester as fully-protected "insureds," but can end the semester in a protection gap without property or liability protection extended from their

parent's homeowners' policy. Status as a "full time" student is the key to full insurance protection.

Insurance Services Office's (ISO's) standard homeowners' policy (HO 00 03) defines "insured" relative to a student to mean:

5.b. A student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of: (1) 24 and your relative; or (2) 21 and in your care.

As long as the student who lives away from the residence premises meets the defined age requirement and is considered a full time student by the institution in question, he/she qualifies as an insured. However, if he/she drops a couple of classes

and falls behind the institution's definition of "full time," a potential coverage gap is created.

Beyond the potential loss of insurance protection, there are exposures and losses unique to college students that are excluded simply by way of the policy language or created by the circumstances of the policy wording. Gaps may occur if the student is gone from the premises for 60 days or if they are practicing a trade or running a business at school. Parents should also fully understand how their automobile liability insurance comes in to play if their student drives someone else's vehicle. Please contact your Account Manager with any questions that you may have.

SEASONAL FLU AND H1N1 UPDATE

Earlier this year, the World Health Organization (WHO) declared a pandemic for the H1N1 virus, or swine flu, due to the breadth of its impact around the globe. State, national and international groups, including the Massachusetts Department of Public Health and the U.S. Centers for Disease Control (CDC) are closely monitoring the situation. Sylvia Insurance will have information posted on our web site throughout the season with information regarding important updates, availability of vaccines in the community, etc.

The CDC recommends that the following persons should receive H1N1 flu vaccinations on a priority basis: pregnant women, caregivers for children under the age of 6 months, health care, and emergency medical services personnel, all people ages 6 months to age 24, and those between

25-64 who have health conditions with higher risk of medical complication from the flu. Based on availability, other persons in the general population should consider vaccination as well.

There are many types of flu viruses, so your physician may recommend you get a vaccination against other flu viruses. The H1N1 flu vaccine will not protect against influenza types A or B, or vice versa. In addition to recommending vaccination for specific groups, the CDC advises that "anyone who wants to lower their chances of getting the flu can get a flu shot." Luckily, if you fear needles and you are between the ages of 2 and 49, you can get your vaccination in the form of a nasal spray.

The CDC also recommends that we take everyday actions to stay healthy. Aside from the obvious hygiene recommendations, they also stress

the importance of staying at home if you get sick. You should stay home from work or school and limit contact with others until your fever, of 100 or higher, is gone for at least 24 hours (without fever-reducing medication). You can also help your immune system prevent or fight the flu by drinking plenty of water, getting enough sleep, avoiding stress/anxiety, and getting good nutrients from vegetables and fruits.

Employers are urged to help educate their employees and to create written plans for dealing with a possible pandemic. Through ClientConnect, our agency's human resource portal, our benefits and business insurance clients have access to resources to help in this regard. Please call Tracy Sirois at (508)742-9285 if you would like to review and customize communications for your employees.

ONLINE REGISTRY SERVICES

After weeks of intense negotiation with local officials, the Massachusetts Registry of Motor Vehicles decided to keep the New Bedford branch open as an Express Branch. Available services at the branch will be somewhat limited with longer wait times expected. The RMV has, however, made more services available online.

Following are the services currently available online at www.mass.gov/rmv:

- Change Your Address
- Free FAST LANE Sign Up
- License Inquiry
- Permit Inquiry
- MA/Liquor ID Inquiry
- Order Special Plates
- Organ and Tissue Donor
- Pay Citations (Tickets)
- Registration Inquiry
- Renew Your Driver's License

- Renew Your MA ID
- Renew Your Registration
- Replace Your Driver's License
- Replace Your MA ID
- Request a Driving Record
- Request a Duplicate Registration
- Title/Lien Inquiry
- Verify Your Driver's Ed Certificate

You may also go to www.mass.gov/rmv to look up Registry branch information such as operating hours and the current wait time for service.

If you currently insure your auto through Sylvia Insurance and do not have online access, please feel free to come to our office for assistance with an online transaction.



Lease Payments Increase Due to Increase in Sales Tax

Auto dealerships that offer leased vehicles may be increasing the monthly payments due to the increase in state sales tax.

Review your lease contract to see if it states that they are allowed to increase the monthly payment due to this.

If this is the case, it is recommended to contact your local dealership to ensure that your payment is correct and being adjusted properly.

WHAT IS LONG-TERM CARE INSURANCE?

Long-term Care Insurance is designed to pay for the cost of your care in a variety of settings, including a nursing home if you can no longer care for yourself independently. Long-term care policies vary widely in their coverages, limitations, and exclusions.

A good policy covers the costs of round-the-clock nursing home care, including that given at custodial, intermediate, and skilled levels. The policy may also cover any expenses associated with assisted-living residences provided that the facility is state certified. Adult day-care centers are often covered as well, as is respite care, which is the temporary

professional care you'll need if your regular caregiver is on vacation. Policies will also pay for at-home care provided by registered nurses, respiratory therapists, physical, occupational, or speech therapists, registered dietitians or licensed social workers.

Policies may also cover the cost of caregiver training for a family member or friend. Finally, the insurance may cover the cost of an independent health-care professional, such as a registered nurse, who will act as your personal care consultant. Such a benefit gives you an objective person with whom you can discuss the quality of your care.

Insurance companies will require that you meet certain conditions before they issue the benefits. For example, they usually require that you be unable to perform certain regular daily activities by yourself, such as bathing, dressing, eating, and other activities of daily living. Companies will also issue benefits because of cognitive loss as a result of Alzheimer's disease, senility, and other forms of dementia. All of these requirements are explained in the policies. Make sure you speak with a trusted insurance professional before you purchase this coverage. The associates at Sylvia Insurance would be more than willing to help you.

TEXTING AND DRIVING, WORSE THAN DRINKING AND DRIVING

Admit it. You've done it.

You've been driving down the side street (and yes, the highway as well) when your phone, blackberry, or whatever you use to call and text with goes off. You immediately grab it, even though you are driving in traffic and really shouldn't.

The folks at *Car and Driver Magazine* have now documented just how dangerous it can be.

Rigging a car with a red light to alert drivers when to brake, the magazine tested how long it takes to hit the brake when sober, when legally drunk at .08, when reading an email, and when sending a text. The results are scary. Driving 70 miles per hour on a deserted air strip, *Car and Driver* editor, Eddie Alterman's reaction to stopping became slower and slower due to reading an email and text messaging.

The Results:

Unimpaired: .54 seconds to brake
Legally drunk: add 4 feet
Reading an email: add 36 feet
Sending a text: add 70 feet



The heading titled "Texting and Driving, Worse than Drinking and Driving" may have definitely got your attention. Maybe it's because the American public correctly views drinking and driving as wrong. But when it comes to texting and driving, we are not as outraged. Probably because many of us have done it and still do it (even though it's banned in 14 states).

The only way to rid ourselves of this bad habit is to become more aware of its consequences.

(CNBC, June 25, 2009, *Texting and Driving Worse Than Drinking and Driving*, By: Phil LeBeau)

Claim Tip

It can be very confusing to understand all of the collision deductible "rules and regulations" when an individual is in an accident. The main question that we receive from insureds is whether or not they are liable to pay the collision deductible when an accident occurs. Here are a few instances when you would not be responsible to pay the collision deductible:

- When you are rear ended and can identify the other party.
- When your vehicle is parked and it is struck. You must be able to identify the party at fault.
- When your auto is hit by another party and they were convicted of a moving violation such as a DUI, driving the wrong way on a one way street, or speeding. In addition to this, you must NOT have been convicted of a moving violation at the same time.
- You can also recover your deductible whenever you are "entitled to recover in court" against an identified person. Meaning, you must be no more than 50% at fault when in an accident.

MEDICARE OPEN ENROLLMENT PERIOD BEGINS SOON

Each year Medicare plans change their costs as well as what they cover. The next general open enrollment starts on November 15, 2009. During this time, people with Medicare can add, drop or change their prescription coverage. They can also select a health plan for 2010. The open enrollment period extends to December 31, 2009, with an effective date of January 1, 2010.

If you are covered by a Medicare Plan, Medicare Supplement, Medicare

Advantage and/or Medicare Part D plan, you may want to review your current medical needs including medications, to determine whether your current plan or another plan better fits your needs. You can review plans on the government web site www.medicare.gov.

If you are approaching Medicare eligibility in 2010 (which is typically the first of the month in which your 65th birthday occurs), or if you are planning to retire in 2010 and wish to

discuss your options, please call our Financial Services and Benefits team at 508.995.4080.



SYLVIA IS NOW OFFERING EDUCATIONAL WEBINARS

Many of you have taken advantage of the free educational seminars we have held in our office. We are now expanding our educational seminars to include webinars, making it much easier for individuals to attend when they are not able to leave the office or home.

Seminar topics will vary from financial planning and health insurance to commercial and personal insurance.

An email will go out announcing the upcoming webinar and when it will take place. If you do not already receive our emails and would like to join our email list, please contact your Account Manager or the main number and someone will be able to assist you. There will also be a listing of the upcoming webinars on our website at www.sylviainsurance.com.

Upcoming Webinar

Understanding Medicare

What you need to know for 2010 Enrollment

November 4, 2009

10:00am - 10:30am

This webinar will be helpful for employers who have Medicare-eligible employees, as well as individuals who are already on Medicare or approaching retirement. To register for the webinar, go to the News and Events page on our website at www.sylviainsurance.com.



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