

Johnson&Rohan Newsletter

www.johnsonandrohan.com

Summer 2005

Vacation Time 2005

Here are some simple suggestions for when you leave for your vacation:

- Arrange to have newspapers and mail held until you return.
- Set timers on interior lights.
- Lock all windows and doors.
- Clean the refrigerator of perishable foods.
- Store jewelry and valuable papers in a safe deposit box.
- Advise your alarm company and local police if you will be gone for an extended period.

Fires Do's & Don'ts for Safety's Sake:

Do's:

Make sure that everyone knows two ways out of every room. **Teach** children to crawl on their hands and knees in an effort to stay low under smoke. **Close doors** behind you to slow the spread of fire and smoke. **Plan** a meeting spot outside the house, at a neighbor's or in a special place in the yard a good distance from the house. **Teach** kids that once they get outside, they should stay outside. **Hold** frequent fire drills, including some at night and make sure everyone is following the plan perfectly. **Assign** someone to call 911. Smoke alarms save lives. Install a smoke alarm outside each sleeping area and on each additional level of your home. Replace the batteries every six months.

Don'ts:

Do not rely on one way to escape from your home. **Do not** forget about the levels of your home. Consider escape ladders for sleeping areas on the second and third floor. **Do not** assume everyone will remember how to exit your home during a fire. Practice your escape plan at least twice a year. **Do not** reenter a burning building. Nothing is as valuable as your life. **Do not** open a door without feeling it first. If it is warm, the fire is nearby and you could cause the greater risk of spreading the fire and injuring yourself.

Scary thoughts:

According to a recent Boston Globe article based on a national study commissioned by GMAC Insurance:

Many drivers have difficulty with such basic practices as merging and interpreting road signs. One out of five drivers does not know that a pedestrian in a crosswalk has the right of way. The study indicated that one out of three drivers speed up to make a yellow light, even when pedestrians are present. One out of 10 drivers regularly exceeds the speed limit by 11 or more miles per hour. One in three drivers said they would drink and drive as long as they felt "all right" to get behind the wheel.

24/7 Claim Services:

If you have a claim during off hours, or over the weekend, a call to our office will provide you with twenty four hour a day/ seven days a week claim reporting information for our major companies. 1-800-491-1414

We are pleased to announce that for the third consecutive year Johnson & Rohan Insurance has been voted the #1 insurance agency in Lynnfield by readers in the Community Newspapers annual Readers Choice Awards.

Life Insurance

Over the past decade life insurance rates have gone down by approximately 40%. If you have considered life insurance or if you have an older policy now may be the time to get rates. Give us a call to begin the process.

Summer Days:

A brief note to remind us all to enjoy these precious summer days. They seem to come and go too quickly. So here's to remembering to take that extra sip of lemonade. Here's to enjoying the beach or swinging that tennis racket. Here's to creating wonderful summer memories for you and your family.

New Safe Driver Insurance Plan (SDIP)-

There are going to be big changes implemented in the Massachusetts SDIP rating system. Starting in January of 2006 a "Step 9" driver will no longer be known as a "Step 9." Instead they will become a state best, "0" or a "1." The new system should save good drivers between 5% to 10%. Some objectives of the new 2006 SDIP Plan include: Increased fairness among drivers based on accident and violation history. Improved consumer understanding of how accidents and violations affect their final premium. Provide explicit financial incentives for drivers to drive more safely. Rates for drivers with more than 3 incidents will be more actuarially sound. Presently they are not penalizing enough. The excellent driver award will be for five years of incident-free driving rather than six.

Bad Dog!

There are over 4.5 million dog bites each year. These dog bites account for almost 25% of all homeowner insurance liability claims. If you're a dog owner who's in the market for a homeowner insurance policy, you should know what you might be up against. Certain breeds may exclude you from coverage in the voluntary market. These breeds include but are not limited to: Akita, Cane Corso, Chow, Doberman, German Sheperd, Mastiff, Pit Bull, Ridgeback, Rottweiler and Wolf Hybrid. Any dog with a past history of biting will exclude the owner from voluntary market coverage.

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Visit us online at:
www.JohnsonandRohan.com

Office Hours:
Monday – Friday 9:00 – 5:00
Saturday 9:00 – 12:00
(closed Saturdays in July & August)

Get your Canada Cards here!

Consider this our annual reminder. If you are planning a trip to Canada don't forget to ask us for a Canada Non-Resident Liability Insurance Card. Canada requires that U.S. vehicles provide evidence of liability when travelling the provinces.

Junior Operator Law: If you have a young adult that is getting behind the wheel for the first time or if you would just like a copy of the Junior Operator Law & Fact Sheet, Please give us a call! We will mail or fax to you.

While reading the newspaper you see stories about terrible accidents caused by people that should not be driving, leaving innocent victims killed or severely hurt and lives effected forever. Please look over your Parts 3 & 12 on your auto policy. These parts protect you and guest occupants from Uninsured and Underinsured drivers. Coverage is relatively inexpensive to increase. Please call us to review.

Thank you!

We have found that we can never say it enough:
Thank you for insuring with us. We appreciate your business and we appreciate your referrals.

US POSTAGE PAID DRIVE SAFE '05

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