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From June through November, hurricanes are at their peak. During a hurricane, heavy rains and catastrophic winds barrel through coastal areas and can severely damage or destroy homes and businesses. The best way to minimize damage from a hurricane is to be prepared before one strikes.

During Hurricane Season:

- Plan evacuation routes and designate a contact person who family members know to call once the storm is over.
- Stock up on items such as bottled water, flashlights, battery-operated radio, nails, tarps and plywood.
- Keep an up-to-date log of all of your possessions with photographs and videos, and review your home insurance policy.

When There's A Hurricane Threat:

- Cover windows and doors and secure outdoor furniture.
- If you are told to evacuate, do so immediately.
- Refill your prescriptions, fill up your gas tank and withdraw a week's worth of cash so you are prepared in the event of a power outage.

During a Hurricane:

- Listen to your battery-operated radio for instructions from the local authorities on evacuation and safety guidelines.
- Seek shelter in an interior room away from windows, such as a closet.
- If the electricity goes out, use a flashlight to see; do not use candles.
- If you hear the winds subside, do not assume that the storm is over. The calm may be the eye of the storm, and the worst part may still be coming.

Keep Pets Safe in an Emergency

In addition to making the necessary preparations for you and your family, you must also consider what you will do with your pet(s). Making arrangements for your beloved furry friends ahead of time will save you the hassle and heartache of determining how and where to care for them if you must evacuate in an emergency.

Before A Disaster Strikes:

- Contact hotels outside of your immediate area to learn about their policies concerning animals on the premises. Generate a list of pet-friendly places and keep this information with your emergency supply kit.
- Ask friends and relatives living outside of your immediate area if they would look after your pet if you must evacuate your home.
- Generate a list of veterinary care facilities located outside of your immediate area in case your pet needs medical attention.
- Put together a pet-specific disaster supply kit with all the necessary items to care for your pet on the go – food, medication, a leash or harness, etc.

Establishing a thorough plan for caring for your pets before a disaster strikes is key. If you do not prepare ahead of time, you may have to resort to a public shelter in which animals are generally not allowed. Consequently, you may have to leave your pets at home to fend for themselves. This puts them at risk of starvation, being attacked by predators, drinking contaminated water or being hit by a vehicle. Take similar considerations for your pet that you would for family members and plan ahead! For more disaster planning tips, [visit us online!](#)

Theodore Tunick & Company
St. Thomas Branch



Mark Robertson
President & Branch Manager

340-776-7000

marshallsterling.com/st-thomas



Are You Covered In Case Of A Flood?

When floodwater from a severe, week-long storm started pouring through the walls of Becky Bentley's house, she knew she had to get out fast. In the short time it took her and her son to run upstairs to grab the family cat, the rapidly rising water trapped them on the second floor of their home. With the help of a neighbor, they manage to escape. But when the water receded and Becky finally returned to her Atlanta property, she discovered most of the contents and drywall were unsalvageable. She thought her homeowners insurance would cover the losses; but found out most standard homeowners policies do not cover flood damage.

"The water got so high, everything was just destroyed," Becky told the National Flood Insurance Program. "I didn't have flood insurance because I wasn't in a flood plain, so we were told we didn't need it."

Floods are the number one natural disaster in the United States. While some regions, such as coastal areas, are more flood-prone than others, the unpredictability of climate change exposes all property to some risk.

Even an inch of water can cause thousands of dollars in damage, shocking those who find out flood losses are specifically excluded from their homeowners and personal umbrella policies. Flood insurance provides the protection you need to cover losses after a flood ravages your property. The cost of premiums vary based on the amount of coverage you need, what's covered and your property's flood risk.

Having flood insurance means you'll be reimbursed for all of your covered losses. As long as your community participates in the National Flood Insurance Program (NFIP), you're eligible to purchase flood insurance.

In general, a flood insurance policy does not take effect until 30 days after you purchase flood insurance. However, if your lender requires flood insurance in connection with the making, increasing, extending or renewing of your loan, there is no waiting period. Contact your representative at Theodore Tunick & Company today to discuss your flood insurance needs.

It is important to note that changes to the NFIP went into effect on April 1, 2016. The Federal Emergency Management Agency (FEMA) believes that these changes will help homeowners by aligning insurance premiums with their area's flood risk and by making more funds available for reimbursement in the event of flood damage.

The changes to the NFIP primarily include the following:

- Overall, flood insurance premiums are expected to rise by about 4 to 6 percent, although some homeowners may experience a reduction, depending on their area.
- Property owners may see changes to their local flood maps.
- A new change will limit how grandfathered and subsidized policies are renewed.
- FEMA has implemented a program to inform individual policyholders how the changes to the NFIP will impact them, including a generic sample of full-risk premiums that accounts for a homeowner's community, local flood map and more.

For more information, visit www.fema.gov/flood-insurance-reform



Theodore Tunick & Company
The Tunick Building, Ste. 300
1336 Beltjen Road
www.marshallsterling.com/st-thomas
info@theodoretunick.com

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Know Your Insurance – Common Auto Insurance Questions

If a friend drives my car, is he or she covered by my policy?

Since most insurance coverage is connected directly to the car, if someone else borrows your car occasionally, he or she should be covered under your policy. Yet, your premium is based on both your vehicle and the “primary” driver of that car—you. If someone else starts driving your car more than you do, contact us to have them added to your policy to avoid coverage complications.

If I borrow a friend’s car and have an accident, who pays?

When you borrow someone else’s car and are involved in an accident, his or her insurance will kick in first. However, beware of driving someone’s car if he or she has little or no insurance, as your policy could be triggered once their limits are exhausted.

My golf clubs were stolen from my vehicle. Am I covered?

Your homeowners insurance policy provides coverage for personal property, regardless of where you are. However, if your golf clubs are old, consider buying a replacement cost endorsement for your personal property. This way you will get what it costs to replace the golf clubs, less the applicable deductible.

What happens if someone under the age of 25 drives my car?

Our auto policies have an endorsement that excludes drivers under the age of 25. If you have someone who is under the age of 25 driving your car and they are involved in an accident, the claim will be denied, as they will not be considered a covered driver. If you need to add a driver under the age of 25, there is an additional charge (surcharge) for those driver’s depending on their age and in some cases their gender. Speak with your agent about your specific needs.

My children have left home for college. Do I still have to include them on my policy?

Yes, because when your college students come home to visit, they will have access to the family car. You may be eligible for reduced premiums if the college is more than a certain distance (100 miles, for example) from your home. Check with us on specifics.

I caused an accident and am being sued by the other driver. Am I covered?

Yes. The liability portion of your insurance policy guarantees your insurance company will defend a claim or lawsuit on your behalf, up to your policy’s limits of liability.

Does rental reimbursement provide coverage if I take my car to a shop for mechanical repairs?

No. Rental reimbursement is for cars that are being repaired as a result of accidents or other insured damages (storm damage, etc.).

If my iPod is stolen from my vehicle, is it covered under my auto insurance policy?

Almost all auto insurance policies exclude coverage for any losses of media players and other sound transmitting or receiving equipment used in an automobile. For added protection, check with us about purchasing additional coverage for the stereo and media players used in your vehicle.

“How can I be sure I have the right coverage?”

Contact us! Having the right vehicle coverage, policy limits and deductibles in place is an important part of financial planning. Call us today to learn more about how we can help you get the complete automobile coverage you need to minimize any unwanted surprises.



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info@theodoretunick.com

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The Recipe for Grilling Safety

It's BBQ time! Many backyard gatherings are centered around the grill, and the family's resident chef who is creating all the enticing aromas. In spite of how great grilled foods taste, gas and charcoal grills account for an average of 10 deaths, 100 injuries and \$40 million in property loss each year, according to the United States Fire.

To avoid becoming a grilling mishap statistic, we've cooked up the following safety precautions:

- Do not let children and pets play near the grilling area when cooking until the grill is completely cool.
- Place your grill at least three feet away from other objects including your house, trees and outdoor seating.
- Use starter fluid for barbecue grills that use charcoal only. Do not use starter fluid for gas grills.
- Check the connection between the propane tank and the fuel line to make sure it is not leaking and is working properly before using a gas grill.
- If you suspect that your gas grill is leaking, turn off the gas and get the unit fixed before lighting. Never use a match to check for leaks.
- Do not bring your grill into an unventilated or enclosed space such as the garage or inside of your home. This is not only a major fire hazard; it is also a carbon monoxide hazard.

Not only can grills start fires, they can also cause burns. Exercise caution as you flip foods on the grill to ensure that your hands and arms do not get burned.

Drone Safety Tips

Drones are usually thought of as toys or hobbyist aircraft. However, they also constitute a substantial risk to your family, home and privacy. Even though most drones only weigh a few pounds, a crash can still cause significant damage to a person or property. Additionally, many drones are equipped with cameras and other technology that can violate your family's privacy.

Did you know you could be financially responsible for any damage a drone causes to a person or property? Here are some basic tips to safely operate a drone:

- Check your local laws and ordinances to ensure that drones can be operated in your area.
- Make sure that the drone's operator is comfortable with the controls, and that he or she is aware of all safety guidelines.
- Don't fly the drone above 400 feet, and always remain below any surrounding obstacles.
- Keep the drone in sight at all times, and have an observer assist the operator if needed.
- Remain clear of all manned aircraft. The FAA requires all drones to stay at least 5 miles away from airports.
- Don't operate the drone when it's windy, or in other inclement weather.
- Don't operate the drone under the influence of alcohol or other drugs.
- Keep the drone away from all pedestrians, roads and open-air stadiums.

Though most homeowners policies cover damage caused by aircraft, others exclude this coverage option. Contact us to check your home's coverage.

Since the FAA legally considers drones the equivalent of manned aircraft, any attempt to damage or destroy one can result in federal penalties. These include up to 20 years in prison and \$25,000 in fines. Even incidental damage could expose you and your family to federal penalties and expenses for any resulting damage.

If you're concerned with a drone that's operating in your area, call your local police department.



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