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## ARE YOU PLANNING TO SNOWMOBILE IN THE ADIRONDACKS THIS WINTER?

We can understand why. More than 11,000 miles of snowmobile trails are supported by the Snowmobile Trail Development and Maintenance Fund in New York state, which is known as the Northeast's snowmobile capital. Here is some information you need to know.

**Registration.** Unlike other states, New York does not require paid trail permits. However, nonresidents are required to register their snowmobiles in New York, whether they are registered in their home state or not. The fee is \$45, if you can provide proof that you belong to a snowmobile club that is a member of the New York State Snowmobile Association. Otherwise, the fee is \$100. For registration information, select "snowmobiles" under the "other information" section of the Department of Motor Vehicles Web site: [www.nydmv.state.ny.us](http://www.nydmv.state.ny.us).

**Insurance.** Liability insurance is required with limits no less than \$10,000 for an accident involving one person, \$20,000 for an accident involving two or more persons and \$5,000 for property damage. (Naturally, our agency can help you with this requirement.) Proof of insurance and registration must be carried by every snowmobiler and presented to law enforcement officers upon request. Proof of insurance also must be shown to other parties involved in an accident with the snowmobiler.

**Children.** Are you planning to bring the kids? Children, ages 14 to 17 may operate a snowmobile without adult supervision (more than 500 feet away) provided they have completed an approved snowmobile safety training course. (The safety certificate issued by a nonresident's home state will satisfy the New York requirements.) Children who are ages 10 to 13 must complete the training course and have adult supervision (within 500 feet). Children under 10 (or 10 to 14 without a safety certificate) may only operate a snowmobile on lands owned or leased by their parent or guardian.

**Equipment.** Anyone operating a snowmobile in New York must wear an approved safety helmet, unless they are on property owned by the operator or passenger. Snowmobiles must be equipped with a working muffler; a head light; a tail light and reflector material (minimum of 16 square inches on each side of the cowling).

**Accidents.** Any snowmobile accident resulting in personal injury or more than a \$1,000 in property damage must be reported to the nearest law enforcement agency. Also, a complete written report must be filed within seven days.

All of this information, as well as trail rules, may be accessed at the New York State Office of Parks, Recreation and Historic Preservation Web site ([www.nysparks.state.ny.us](http://www.nysparks.state.ny.us)) under "snowmobiles;" and look for the Snowmobiler's Guide under "general information."

## GOING OUT OF THE COUNTRY?

On June 1, 2009, it became necessary for U.S. citizens returning home by land or sea from Canada, Mexico, the Caribbean region or Bermuda to have a passport, passport card or other travel document approved by the Department of Homeland Security. Before these new rules went into effect, U.S. citizens only needed to show proof of identity and U.S. citizenship.

For air travel, as of Jan. 1, 2008, U.S. citizens returning from Canada, Mexico, the Caribbean region or Bermuda are required to present a passport to enter or re-enter the U.S.

If you're traveling outside the U.S. and have questions about your insurance coverage for rented vehicles, rented living space, valuables you're taking with you, etc., just call us.



## IDENTITY THEFT RISING FOR COLLEGE KIDS

All parents with teens or college-bound students need to make sure that they understand identity theft and how serious it is. It is today's fastest-growing crime. According to several different studies, including one by the Federal Trade Commission, 18 to 29 years old account for almost 30 percent of all identity-theft complaints.

The Identity Theft Resource Center, a nonprofit group that helps victims of identity theft, offers tips for college students:

- Keep your Social Security card and number locked in a safe place. Do not carry it with you if it's not necessary.
- Store your laptop in a locking security box when you are not in your room and don't carry it with you.
- If at all possible, use a credit card, not a debit card. Credit cards may be prepaid or have low limits. Debit cards are targets for identity thieves. Check your monthly statement to look for unexplained expenses.
- Never loan a credit or debit card to a friend. Co-signing for any cell phone, utility account, car loan or credit cards puts you at a major risk.
- Never loan your drivers license or identification card to anyone.
- Check your credit report annually. Use the free credit reports available. If you have never established credit, there will be no report. If there is a report, review it and make sure none of the information is the result of fraudulent activity.

Before sending your child off to college, call our agency. Identity theft may be covered by insurance. Some companies include identity-theft coverage as part of their homeowners insurance policy; selling it as either a stand-alone policy or as an endorsement to a homeowners or renters insurance policy. This coverage provides the customer reimbursement for the expenses associated with the identity and credit-restoration process including phone bills, lost wages, notary and certified-mailing costs, and, sometimes, attorney fees (with the prior consent of the insurer).

## WHAT'S YOUR INSURANCE IQ?

Do you know everything you need to make sure you're covered adequately? Take this test to find out your insurance IQ.

### Auto

1. Does the car I drive really affect my premium?
2. Am I covered if a friend gets in an accident while driving my car?
3. Is the liability offered by a rental car agency necessary?

### Property

4. Is flooding covered by your homeowners policy?
5. Are tenants covered by their landlord's policy?
6. A homeowners policy covers all possessions, right?

### Other

7. Is it true I can insure my wedding?
8. What's the difference between independent and captive agents?

## ANSWERS

1. Absolutely. The more you pay for it, the higher your premium. Some vehicles are damaged more easily; some are more costly to repair; some attract more aggressive drivers; and some, for example, sports cars, have a greater likelihood of being stolen. All of these factors go into the assignment of a premium rate for your car.
2. Anyone who drives with your permission is covered, as long as he or she is not excluded specifically. Also you would be covered if held liable for your friend's accident.
3. As long as the rental car will not be driven out of the U.S., their liability insurance is entirely unnecessary.
4. No. A separate policy is required, usually through the federal government's National Flood Insurance Program.
5. No. In fact, a separate renters insurance policy is necessary to protect a tenant and his or her valuables.
6. No, it doesn't. Most policies have limits on certain classes of property and certain property is not covered. You should let us know about any high-cost

valuables.

We can help

you sort out what

is and isn't covered by your

existing policies, and recommend any additional insurance you may need.

7. Well, you can't insure "happily ever after," but wedding insurance can provide financial protection if you must cancel or postpone a wedding because of death or serious injury in your immediate family; if either the bride or groom is called to military duty; or of a natural disaster (hurricane, earthquake or other insured disaster) occurs on your special day.
8. Independent agents, like us, represent several insurance companies, and strive to find the best combination of price, coverage and service regardless of carrier. Captive agents answer to, and sell coverage for, a single company.

## HOW DID YOU DO?

**One to three correct:** Give us a call or stop by our office; we're always glad to talk and help you better understand your coverage.

**Four to five correct:** Better; but still feel free to call or stop by with any questions you might have.

**Seven to eight correct:** Excellent. Have you considered a career in insurance?



## YOUNG DRIVERS

The school year is upon us again, and it's important to revisit the driving laws for those younger than 18 years old. Below is a brief version of these laws. For the most complete information, please visit the Connecticut Department of Motor Vehicles Web site at: [www.ct.gov/dmv/site/default.asp](http://www.ct.gov/dmv/site/default.asp).

For the entire time a driver holds a learners permit, he or she may not have any passengers except for:

- A licensed instructor; or
- Parents or legal guardians, one of whom must have a drivers license; or
- Anyone 20 or older who has held a license for at least four years and has not had his or her license suspended during this time.

A student driver has no curfew but must be accompanied by a qualified driver at night. He or she may not use cell phones (even hands free) or other mobile electronic devices while driving.



During the first six months, the newly licensed driver faces the same restrictions as a student driver. During the second six months (months seven to 12) additional passengers are allowed in the vehicle but they must be members of the driver's immediate family.

A newly licensed driver has a 11 p.m. to 5 a.m. curfew, unless the teen is traveling for employment, school, religious activities, medical necessity or if the individual is an assigned driver in the Safe Ride Program.

Drivers the ages 16 to 17 and their passengers are required to wear a seat belt. If either the driver or any of the passengers fails to wear the seat belt, each could be cited and fined \$75.

## NEWS FROM OUR AGENCY

### HOW DO WE MEASURE SUCCESS?

We know there is a lot of competition for your business. At our agency, we measure our success by the number of clients who remain with us year after year, and who recommend us to their friends, family and colleagues.

If you appreciate our relationship and service, we'd appreciate it if you spread the word. We are committed to establishing the same firm relationship of mutual trust and service with each new client that we have with our existing clients. We are the kind of people you can depend on and trust to be of service to you and your family.

Whether it's insurance for your home, auto, life or health, our staff of professionals are here to

help you evaluate your personal insurance needs while supplying you with an unyielding level of protection, which translates into your peace of mind. Call our agency today.

