



life solutions

Wedding Insurance 101, what does it cover?

Though you might not want to think about it, disasters can strike your wedding plans. From a sudden cancellation to stolen gifts to a damaged gown, wedding insurance can help protect against the unforeseen and give you peace of mind on your day.

Wedding insurance protects a couple's investment from circumstances beyond their control, and reimburses expenses incurred. For example, what if the groom's tuxedo is lost in the airport baggage and he has to buy a new one? What if your reception space goes out of business a month before the wedding and you lose your deposit? These are the types of big-day financial losses that wedding insurance can help protect.

What Does it Cover?

- **Site:** Check to see if your ceremony and reception site is already insured. If it's not, wedding insurance can cover the unavoidable cancellation.
- **Weather:** Any weather conditions which prevent the bride, groom or relatives whose presence at the wedding is essential, or the majority of the guests from reaching the wedding. Insurance covers rescheduling the wedding and all the details involved (ceremony, flowers, food...).
- **Sickness or Injury:** Wedding insurance may also include sickness or injury to the bride, groom or anyone essential to the wedding.
- **Military or Job:** Can cover postponement of the wedding due to getting called to military duty, or if your company suddenly relocates to another city.

Additional Coverage is available. Make an appointment with a Stonebraker McQuary Insurance agent for options you have with wedding insurance.



auto solutions

Lookout for Aggressive Drivers

Although aggressive driving can be characterized by any number of motor vehicle violations, a few common offenses include: running red lights, speeding and weaving dangerously in and out of traffic. Aggressive driving can also include tailgating, screaming at other drivers or making rude gestures. In extreme cases, aggressive driving turns into road rage.

Be aware of aggressive drivers and make every attempt to get out of their way. If another driver challenges you, take a deep breath and move away as best you can. You should never underestimate the other driver's potential for aggressive behavior. If confronted by an aggressive driver the safe thing to do is to put your pride in the back seat. Don't challenge them.

Tips to avoid aggressive drivers:

- Don't make eye contact. Ignore any gestures and refuse to return them.
- Wear your seatbelt. It is your best protection from an aggressive driver. Your seatbelt will hold you in your seat and behind the wheel in case you need to make an abrupt driving maneuver in response to an aggressive driver.
- Resist all attempts by an aggressive driver to engage you verbally.
- Never pull over and stop when being followed or tailgated by an aggressive driver. If the aggressive driver persists in following you, do not go home. Instead, continue driving and go to the nearest police station.
- If you have a cell phone and can do it safely, call the police and report the aggressive driver by providing a vehicle description, license number, location and, if possible, direction of travel.

In this Issue

- | | |
|------------------------------|----------------------------|
| 2 Motorcycle Safety Tips | 3 Teens and Identity Theft |
| 2 Do Renters' Need Insurance | 3 Golf Cart Insurance |
| 2 Stay in Hot Water | 4 Take Action... |

Push the button.
stonebrakermcquary.com

Tips for **Cycling Safety**

Everyone knows the road can be a dangerous place. Be smart and safe by following some basic motorcycle riding safety tips.

- Never get on a motorcycle without wearing a helmet and make sure it fits securely and is in compliance with federal safety standards.
- Attend a motorcycle rider training course to learn necessary riding skills (this may help lower insurance - ask a Stonebraker McQuary Insurance agent for more information).
- Identify and understand the limitations of your motorcycle.
- Be respectful of other drivers and avoid weaving through traffic or driving on the shoulder.
- Always be visible. Avoid riding in blind spots and always use your headlights.
- Follow posted speed limits.
- Never tailgate other vehicles.
- Use your signals.



For more information on motorcycle riding safety tips, state laws, and course information

visit the Motorcycle Safety Foundation: www.msf-usa.org

If You Rent, **Do You Need Insurance?**

Renters face the same risk as homeowners in cases of disasters striking their dwelling. Your landlord or condo association may have insurance, but this only protects the building, not your things in it. A renters' insurance policy provides protection for your personal property, such as furniture or electronic equipment in case of fire, theft, smoke, vandalism, windstorms or other catastrophes.

Take inventory

To ensure you are compensated for any belongings you lose, you should inventory all of your personal belongings. Your inventory should list each item, its value and serial number. Photograph or videotape each room, including closets, open drawers, storage buildings and your garage. Keep receipts for major items in a fireproof place.

Liability protection is also standard with most renter's and condo policies. This means if someone in your unit slips and falls, you're covered for any costs, up to your liability limit. If this person sues you, you're covered for what they win in a court judgment as well as your legal expenses, up to your policy's limit.

For more information on Renters' Insurance call your local Stonebraker McQuary Insurance Agency.



When You Want to **Stay in Hot Water**, here's how:

If it's doing its job, you don't give it a second thought. But when hot water is elusive for your morning shower and that sink full of dishes, or even worse, its contents are inches deep on the floor and seeping through the walls, your water heater has your full attention.

The average life span of a water heater is about 10 years. Rusting and build up of sediment in the tank could shorten its life while some preventative maintenance may extend it.

What can you do to make life a little easier on your water heater?

- Twice a year, drain a bucket of water from your hot water storage tank until it runs clear (about five gallons). This removes sediment that absorbs heat energy and causes the unit to waste fuel. Be sure to check the owner's manual for instructions.

- Anti-corrosion anode rods in your water heater protect against rusting. The anode attracts corrosion that would otherwise attack the tank's wall. Having a plumber replace the anodes every three to four years could add to the life of your tank.
- Strapping your water heater to the wall studs can help to keep it from breaking loose of its connections during an earthquake. Insulating the storage tank and pipes can help reduce heat loss. Kits and materials for both these projects can be found at hardware stores or home improvement centers.
- For gas-fueled water heaters, check the flue assembly twice a year to be sure it's properly aligned and all its joints are sealed. If you ever smell gas, leave your house immediately and call your gas company for help.

Teens are the Latest Victims of Identity Theft!

Identity Theft. Even though this type of crime is relatively new on the scene, its growth has produced alarming results. Every age group, including teens, is impacted by potential loss to one's identity to someone else.

One reason is the rise of a unique and, sometimes detached, lifestyle for our teens. The age for having credit cards gets younger every year, but this does not necessarily mean that teens understand the responsibilities and risks associated with having credit cards. As a result, teens are a prime target for identity theft.

Another area of risk to identity theft for teens is the social networking sites that have literally become their connection to society. Many teens willingly share their private details in order to be more popular amongst their peer group.

Because of the massive popularity of sites such as MySpace, FaceBook and YouTube teens often live in a breeding ground for predators looking for their next victim. Identity theft is becoming their weapon of choice. Most teenagers on MySpace don't give a thought to security issues and readily post all of their personal information on the site. This could include their full name, age, address, etc.

The 5 top reasons why teenagers are so vulnerable to identity theft attacks are:

- Chatting, and in some cases, meeting up with strangers via their social networking page
- Posting all of their personal details on various sites
- Storing personal information (i.e. usernames, passwords, SSN and etc.) in cell phones
- Revealing their SSN on online job applications



The risk for identity theft for teens has produced a "currency" so valuable, that a teen's identity can be worth more to identity theft thieves than money.

The good news is that protecting a teen's identity is relatively easy. The first step is to make sure that teens understand the risk, and how to recognize and prevent identity theft.

There are numerous strategies teens can adopt that will help to protect their lives and their credit from falling victim to an identity theft attack. The following list is a great place to start:

Teens can protect against identity theft by:

- Protecting their computer or phone by understanding exactly the type of data that it holds, then selecting the appropriate security options to protect the data.
- If they are planning to attend college, request that the school refrain from using their SSN (social security number) as their college identification number.
- Never giving out private details over the Internet or phone, unless absolutely sure of who they are dealing with.
- Making sure they carefully scrutinize their credit report before applying for their first apartment or a student loan.
- Always keeping their social security card and birth certificate in a safe and secure place.
- Lowering credit card limits.
- Learning how to spot shoulder surfing and stop these crooks in their tracks.

One of the most important resources teens have for getting off to a great start in life is their parents. Working together, teens can avoid becoming a victim of identity theft.

Don't get Caught in the Sand Trap - Get Golf Cart Insurance

recreation solutions

Any person who owns a golf cart must get this insurance. You wouldn't drive a car without insurance because it would leave you vulnerable to legal and medical costs in the result of an accident. The same is true of golf carts. It is absolutely necessary for you to have the correct insurance to make sure you are protected. The cost of insurance is slight compared to the cost of not having it.

If you want to use your golf cart at any golf course, you are required to bring your insurance paperwork.

What typically does this insurance policy cover?

Golf cart insurance covers the vehicle for accidental damage caused by collision, adverse weather, fire and theft. The cart will be insured

at a number of places that the insurer would approve the unrestricted use of a golf cart (i.e. golf courses, country clubs and gated communities).

Golf cart insurance also protects you from any medical costs or legal costs derived from a claim made by a third party.

Additional coverage for a golf cart insurance policy

Golf cart insurance is fairly standard with very few additions available. The best addition you can get to your policy is to also apply for general golf insurance as that will cover you while you are playing golf and not just when you are driving your cart. You never know when a hook or slice can get you in trouble.

Take Action to Lower Your Insurance Costs

The amount you pay for your homeowners' insurance depends on many factors. Following the suggestions listed below may help you lower your costs.

- Insure multiple policies with Stonebraker McQuary Insurance. Insuring both your auto and home with us may qualify you for a discount on BOTH policies.
- Increase your deductible. Deductibles range from \$500 to \$7,500. By raising the amount you pay out-of-pocket for losses, you can save more on your homeowners' policy.
- Improve your home security and you may be able to get discounts. Installing smoke detectors, burglar alarms or dead-bolt locks can save you money.

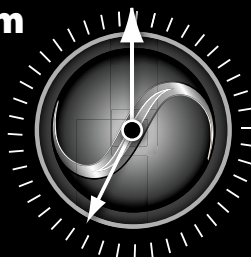
serving over
10,000
customers



stonebraker
mcquary
insurance

Push the button.

Quick Claim Response.



business solutions

When you have a claim, you need fast, fair service. We work hard to make that happen. That's why we only represent companies with excellent records for settling claims fairly and promptly.

Corner **Laughter**

Don't Let This **Happen to You**

In the middle of the night, in the middle of nowhere, two cars both veer over the white line in the center of the road. They collide and a fair amount of damage is done, although neither occupant is hurt. It is impossible to assess blame for the accident.

Both drivers get out of their cars. One is a doctor and the other is a lawyer. The lawyer calls the police on his car phone and goes over to talk to the doctor.

It's cold and damp, and both men are quite shaken up at the accident. The lawyer offers the doctor a drink of brandy from his hip flask.

"Why, thank you," the doctor accepts. He takes a few drinks and hands it back to the lawyer, who puts it away. "Aren't you also going to have a drink?" the doctor asks.

"Yes. After the police get here," replies the lawyer.



stonebraker
mcquary
insurance

