



## Party Time: Excellent!

As the summer approaches and brings the heat, let us not forget one of our most basic human intuitions: When the body gets hot, submerge in water.

Pool parties! A ride down a neighborhood street on a Saturday can often reveal exactly who on the block owns the pool. Kids, and adults pretending to be kids, gather for food, fun and an escape from the heat.

But not all the partying is left to the kids. Alcohol is often an added bonus for the adults. With a yard full of crazy kids and imbibing adults, it's no wonder these parties can get out of hand. A slip and fall around the pool or another accident



that injures someone at your home is a very real concern—one that may have an effect on your personal liability coverage.

A review of your coverage will illustrate what coverage is available for these types of accidents as well as what may be excluded. It is also important to review personal liability limits in your homeowners policy. If the limits seem insufficient to cover major injuries, it may be time to increase

those limits with a personal umbrella policy. To schedule a review before your next party, call our service team today. v

## Subcompacts Score So-So

Soaring gas prices have helped clear the road for a new generation of subcompact cars. These cars are popular due to their ability to get 30 to 40 miles per gallon on the highway.

One issue always at the top of perspective buyers' lists is safety, and these smaller cars have historically not performed well when tested. Unfortunately, according to the Insurance Institute for Highway Safety, this new generation isn't faring much better.

Congratulations to Nissan's Versa, the only subcompact tested that achieved a rating of "good" in all three tests—frontal, side and rear impact. Other models tested were from Toyota, Honda, Kia, Hyundai, General Motors and BMW. None of the other makes received "good" in all three tests.

Although you may carry excellent auto insurance, the primary goal is to be safe. Check out the Insurance Institute's website at [www.iihs.org](http://www.iihs.org) for safety data. v

## Weekend Warrior

We see you out there every Saturday, getting up early, going to the nearest home improvement store, picking up a few odds and ends and heading home. You're working on the house, aren't you?

There are millions of people out there just like you—people who love spending time working on their abodes, making them into dream homes. If you added the receipts from all of those trips to the home improvement and hardware stores, you'd probably faint.

But your efforts are not in vain! Chances are good that the bathroom you've redone, the new deck you've built, the automatic garage door opener you've installed or the new kitchen have all done wonders for the value of your home. The value these and similar projects have added exceed the cost of their



undertaking.

Homeowners should understand that improvements which increase the value of the home have a direct impact on the amount of insurance required to repair or replace the home to the same standard. Give us an update on your home improvements. We can help you obtain the amount of insurance needed to match your efforts. v

## Castle Meant For a King

If you own your home, chances are your equity has jumped.

While basking in the newfound wealth embedded in your humble abode, consider for a moment the effects soaring values have on your homeowners insurance. Remember, homeowners policies pay based on the actual cash value or replacement cost of your home, depending on which type of coverage is in your policy.

Either way, if the value of your home has gone up, it is likely the amount of insurance you carry should, too. Failure to increase this amount could result in a costly penalty for underinsurance.

Call us to find out how to make the value of your insurance coverage match the value of your home.

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## Cover That Special Event

Now that spring has sprung and summer is blooming, it is time for graduation parties and weddings. Many beautiful events can be held in our own yards and homes. But will our homeowners policies cover the people and the paraphernalia that accompany the festivities?

A host's liability may extend to illness or injury incurred from the food served, the libations poured, the physical grounds or even rowdy partygoers. Additional considerations include borrowed or rented property such as tables, trellises, lights, and the like.

Review your homeowners and umbrella policies to see if your current coverage meets your special events insurance needs. If additional coverage is needed or you just aren't sure, give our service team a call. v