

KEENER'S KORNERS



## Gift for Newborns

Have you recently had a new addition to your family or perhaps a new grandchild and are looking for a great gift for them? Most people often overlook how great the gift of permanent life insurance is to a newborn. You may doubt that life insurance could be a great gift to a newborn since it is not something that they can play with, chew on, or bring a smile to their toothless faces. Permanent life insurance is not an instant gratification gift but rather one that is for the long term good of the child that is given by parents, grandparents, and other loved ones looking out for the child's future.

By getting permanent life insurance now for the child, you guarantee their insurability. Several things affect a person's ability to obtain life insurance later in life. Diseases such as cancer, diabetes, heart disease are just a few examples that make life insurance difficult or impossible to obtain. The same could be said of people that have been in severe accidents or people that have dangerous occupations such as being in the military, flying private planes, or being a deep sea diver. By getting them life insurance when they are a child, you give them the gift of insurability so when they are older they will have it for their own family.

Permanent life insurance is a safe, conservative investment that combines the life insurance feature along with cash value accumulation. During the current economic times, it is nice to know that your gift of life insurance will not be lost in the swings of a turbulent stock market.

Another benefit to purchasing permanent life insurance for your new loved one is that the younger they are the less expensive it is and several pay options exist. For people looking to make a single payment gift to the child, you may. For less than \$3500 for girls (\$3800 for boys), you may purchase completely paid-up for life permanent life insurance with a face amount of \$25,000 and guarantee their right to purchase an additional \$25,000 when they turn 25, 28, 31, 34, 37, and 40. No matter how bad their health or how dangerous their occupation, they could purchase an additional \$150,000 of permanent life insurance. Please give us a call if you have questions. (571) 490-7903.

### Multi-policy Discount

Did you know that if you have home and auto with the same company you can save on both policies? If we insure both your home and auto(s) you might save up to 10% on your auto insurance and up to 15% on your homeowner's insurance. If you have a qualifying life insurance policy you can also save up to 5% on your home and/or auto insurance policy.



### Renters Insurance

Anyone renting should have renters insurance. It is fairly inexpensive, yet most people don't think about it or have misconceptions about it. A landlord's insurance policy does not cover the personal belongings of their tenants. Renters insurance provides coverage for theft or vandalism and also provides coverage if items such as GPS's or laptops are stolen from your car. Please call if you would like a quote, 571-490-7903.



### Fall Is Coming (Part 1)

Homeowners, if you live in an area with a lot of trees, be sure that the gutters are clear of debris so that when winter arrives water will drain freely to the downspout instead of backing up under your shingles due to ice damming.

### Kids off to College?

If you have children that have recently gone off to college give us a call. There may be a discount available to you on your auto insurance if they left their car at home.



## Fall Is Coming (Part 2)

When driving this fall, beware that wet leaves on the road could be a danger if you need to stop quickly. Leave extra distance and drive with caution on wet, slick roads.

## Halloween Safety Tips

(It will be here before you know it)



As cooler weather approaches and the leaves begin to fall from the trees, children will soon decide on their costume for Halloween. This night brings much excitement and fun but it also poses dangers to both children and homeowners. Here are a few safety tips:

### Homeowners:

- ☞ Don't allow young children to do the pumpkin carving, instead try painting a pumpkin.
- ☞ Use small flashlights instead of candles in Jack O'lanterns.
- ☞ Make sure your home is well lit and clear path to your door.
- ☞ Keep animals inside the house and away from trick or treaters.
- ☞ This is a good time to replace batteries in smoke and carbon monoxide detectors.

### Trick or Treaters:

- ☞ For older children, go over the ground rules if going out without adult supervision and know which neighborhoods they will be visiting.
- ☞ Use sidewalks, face traffic, and stay close to the curb if you have to walk in the street.
- ☞ Cross at corners and do not dart out between parked cars.
- ☞ Use face paint instead of masks so that your view is unobstructed.
- ☞ Select costumes that don't restrict your movement so tripping is less likely to occur.

### Drivers:

- ☞ Go slow that evening and be alert for children and adults who might dart into traffic or who have obstructed views due to masks.
- ☞ Adult partygoers if you drink have a designated driver.

## Home-Based Business Insurance



High-Tech communications and the Internet are making it possible for more people to become self-employed by offering services out of their basement or spare room. A home-based business creates a unique need for business personal property and business liability insurance. Most standard homeowner's policies do not extend adequate coverage for a home-based business located in a person's home. For more information, please call us.

## Personal Umbrella Policy



Who needs a personal umbrella policy? Most claims under a personal umbrella policy arise from auto related incidents but many also occur at the home. In other words, if you drive a car or own or rent your home, you are at risk.

Consider the following:

- A friend who is helping paint someone else's house injures his foot in a fall. A lawsuit follows, costing the homeowner \$1.2 million.
- A jury awards \$900,000 to the estate of a 43 year old executive whose death resulted from an automobile accident. The award was based in part on the future earning potential of the executive.
- At an end-of-school swim party, a 16 year old dives and hits his head on the bottom of a pool. He becomes a quadriplegic. The case results in a \$1.5 million settlement against the homeowner.

An umbrella policy does not replace your current automobile or homeowners policy, it adds an additional layer of liability protection to your underlying limits. To find out more or to receive a quote please call us at 571-490-7903



## Fall Is Coming (Part 3)

In the fall there are more deer strikes. Be aware that deer are active getting ready for winter. If you see one jump out in front of you, others may be right behind it.



## Inventory

It's a good idea to make a complete inventory of all your possessions. Take photos, record purchase prices and dates, and jot down serial numbers. Store this list in some place such as a safe deposit box. The better the inventory, the better your chance to recover stolen items. Great records also help you receive a prompt settlement from your insurance when a claim arises.



## Do you need an Insurance Review?

Disastrous weather can strike at any moment, whether it's a flood, hurricane, tornado, or even a winter storm. While it is wise to be prepared with an emergency kit containing items such as flashlights, extra batteries, first aid kit, medicines, changes of clothes and food, it is also a good idea to review your insurance with an agent so that your policy may be adapted to the changes in your life. Now is the perfect time to call and have an insurance review. Please call us at 571-490-7903