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Blankenship Insurance Services

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www.blankenshipinsuranceservices.com

BIS Special Delivery

Memorial Day marks the unofficial beginning of summer which means many of us spend more time traveling and enjoying the outdoors. As you hit the road, or enjoy time off in your own backyard, consider these money saving tips from Blankenship Insurance Services. If you are away from home, you'll want to consider the extra security that Richmond Alarm Company can offer. We have teamed up to offer you fantastic savings!

Richmond Alarm Company Offers Rewards

Sign up for a new security system, or begin monitoring on an existing security system, with Richmond Alarm Company to receive up to 3 months free basic monitoring and a low monthly monitoring fee of \$27.50. As a Richmond Alarm client you are covered by an exclusive \$1,500 insurance deductible reimbursement program if you suffer a residential loss due to burglary or fire.

Best of all, It's FREE!

\$5 Donation to Light the Night Campaign for The Leukemia and Lymphoma Society

Join Cheryl in the fight against Leukemia and Lymphoma. For every new auto policy written before the October 23, 2010 Light the Night Walk, Cheryl will donate \$5 to the Leukemia and Lymphoma Society. See www.lightthenight.org for details.

Ways to Save Money on your Car Insurance

Are you looking for ways to reduce expenses? You can control more aspects of insurance costs than you may realize. Consider these ways to keep the cost down:

- Maintain a clean driving record. Speeding tickets and other moving violations on your driving record trigger higher insurance premiums.
- Ask about discounts. Here's a checklist of discounts to investigate:
 1. Good driving record
 2. Vehicle safety features including airbags, car alarm, anti-theft devices and anti-lock brakes
 3. Defensive driving course
 4. Insuring multiple vehicles or auto and home with the same carrier
 5. Good student
- Maintain a good credit rating.
- Drive fewer miles.

Summer Home Maintenance

Follow these suggested summer home maintenance tips to enjoy longer days and warmer nights, while protecting your biggest investment:

- Check deck or patio for possible deterioration and safety hazards such as loose boards and protruding nails.
- Check electrical outlets for potential fire hazards such as frayed wires or loose-fitting plugs. Be sure not to overload electrical outlets, fuse boxes extension cords or any other power service.
- Check all window and door locks to ensure correct functioning.
- Inspect recreational equipment for proper operation and possible dangers. (Are swing sets secure or contain any rusty bolts?)
- Carefully inspect your toilet. Look for the erosion of plastic floater valves and check all pipe connections.
- Clean or replace your furnace filter.
- Clean the clothes dryer exhaust duct and space under the dryer. Remove all lint, dust and pieces of material.
- Inspect washing machine hoses periodically and replace hoses that show signs of wear or leakage.
- Have your roof inspected by a professional once every few years to identify areas of potential leakage.

At the Rental-Car Counter: Do I buy the Insurance Offered?

Rental car insurance can be expensive, but driving either uninsured or under-insured could be financially catastrophic.

1. The coverage you have on your own vehicle may insure you while you drive the rental car. Talk to your insurance agent and be clear on exactly what coverage you have and whether it is transferable to the rental car and what you may still need. Inform your agent if you are traveling for business or personal reasons and if anyone else will be driving the car.
2. Your credit card company may provide coverage at no charge when using their card to pay for the rental car. If so, establish exactly how you will be covered while driving the rental car - and for how much.
3. Whether insurance coverage is through your personal carrier or the rental agency, clarify and understand the specific coverage for:
 - Collision Damage Waiver (damage you cause to another vehicle you hit with your rental car)
 - Liability Insurance (damage you cause to other people or property)
 - Collision (damage you cause to the vehicle you rented)
 - Comprehensive claims (stolen vehicle, weather-related damage and collisions with animals)
 - Personal Accident (medical/ambulance bills)
 - Before you get into the rental car, be sure to closely inspect it for existing damage. If you find any, document it on the rental form and have an employee of the rental company initial it.



Have a Fun and Safe Memorial Day Weekend!
For all of your Property and Casualty Insurance needs, contact BIS:
cheryl@blankenshipinsuranceservices.com

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