

Lauber & Will



INSURANCE

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NEWSLETTER

JUNE 2010

CALL US FOR ALL
YOUR INSURANCE
NEEDS

AUTO

HOME

UMBRELLA

CONDO

RENTERS

2ND HOME

RENTAL PROPERTY

MOTORCYCLE

ALL-TERRAIN VEHICLE

BOAT

JET SKI

ANTIQUE CAR

MOTOR HOME

TRAVEL TRAILER

BUSINESS

LIFE

HEALTH

DISABILITY

MEDICARE SUPPLEMENT



Be sure to visit us at
www.lauberandwill.com

THE INFORMATION IN THIS PUBLICATION IS MEANT AS A GUIDELINE FOR THE BENEFIT OF OUR CLIENTS. IT DOES NOT ALTER THE COVERAGE OR INTERPRETATION OF ANY POLICY. BECAUSE CERTAIN STATEMENTS ARE GENERALIZATIONS, PLEASE REFER TO SPECIFIC FORMS OR POLICIES FOR EXACT WORDING OR CONTENT.

HOT TIPS FOR FIRE SAFETY

1. Have you installed smoke detectors and checked them recently? A good plan is to replace the batteries at the time change in the spring and fall.
2. Do you have fire extinguishers in key spots around the house? Do family members know how to operate them?
3. Do you have a family evacuation plan and practice regular fire drills?



BACK TO SCHOOL

Is your child going away to school this fall and not taking a car? Our insurance companies offer a special discount if the school is more than 100 road miles from home. We can also give you information about a reasonably priced Student Personal Property Policy. Please call us for details.

HOW MUCH LIABILITY INSURANCE IS ENOUGH?

This is a difficult question we are asked quite often. We recommend purchasing as much liability insurance as financially possible, whether it's for your personal or business insurance. Over 80% of large claims are vehicle-related crashes. An umbrella policy provides additional coverage with limits of \$1,000,000 or more to protect you and your family.

ARE YOU BRINGING A PAYMENT TO OUR OFFICE?

Your insurance company may offer credit card and electronic check payments over the phone and online, so please call us if you are uncertain. If you come to our office, be sure to bring your invoice, along with a check or money order. We are unable to process cash transactions.



IT CAN HAPPEN ANYWHERE!

Flooding can happen anywhere, not just in designated high-risk flood plain areas. In fact, at least one in four insured flood losses occur outside of areas thought most likely to flood. Unusually heavy rains, snow melt, a blocked creek, land development run-off, and inadequate drainage can all lead to unexpected and expensive flood damage. All property policies exclude damage caused by flood. Please contact us for more information.

WATER BACKUP

The standard homeowner policy does not cover damage caused by water which backs up through sewer or drains, or sump pump failure. Most insurance companies recognized the need to fill this "gap" and now offer coverage for this type of loss. This coverage is important to have, especially if you have a finished basement or valuables stored in your basement. Please call for more details about this important protection.

Helpful Insurance Information

1. Always call police if you are involved in an accident that is NOT your fault.
2. Be sure to call us if you make improvements to your home that will affect rebuilding cost.
3. If you have a finished basement, do you have at least \$10,000 water backup coverage?
4. Do you own a condo? Be sure your building coverage is adequate to cover the items that are your responsibility under the association by-laws.
5. Do you need to buy Ohio Workers Compensation coverage for domestic help or contractors you hire to do work for you?
6. Do you have pictures, a videotape or an inventory of your personal property?
7. If you sell your car yourself you need to remove your plates from the car, make sure the title is transferred to the new owner and get a signed and dated bill of sale.
8. Did you know Ohio now charges a late fee for vehicle registration and drivers licenses that are expired more than 7 days?
9. Could your house number be seen at night by an Emergency Squad or Firefighters? Large house numbers, that are well lighted, could help emergency teams find you more quickly.
10. Have you updated your jewelry appraisals? Jewelry normally appreciates in value and you could be under insured.
11. Check out our website for additional helpful information.



TORNADO EMERGENCY CHECKLIST

1. Get a NOAA weather radio.
2. Pick a safe shelter location.
3. Teach everyone the difference between a WATCH and a WARNING.
4. Make sure you have an emergency supply kit with water, non-perishable food, first aid kit, blankets, radio and batteries.

THERE ARE SPECIAL LIMITS ON CONTENTS FOR HOMEOWNER, CONDO AND RENTERS POLICIES

In all of these policies you will find a section that limits coverage on certain types of property. For example, there are limits for money, collector coins, bank notes and precious metals. There are also special limits for unscheduled items such as jewelry, furs, silverware and firearms. We recommend placing these items on a schedule. Please contact us if you have any questions

RECENT CHANGE TO OHIO LAW REQUIRES APV REGISTRATION THAT MAY AFFECT INSURANCE COVERAGE



All-purpose vehicles used on private property or on lands to which there is a contractual right are now required to be registered with the Ohio Bureau of Motor Vehicles. There is a fine for failing to comply with this requirement. According to Ohio law, an all-purpose vehicle is any self-propelled vehicle designed primarily for cross-country travel on land and water, or on more than one type of terrain, and steered by wheels or caterpillar treads, or any combination thereof. This also includes all-terrain vehicles, all-season vehicles, mini-bikes and trail bikes. If you are unsure about your vehicle, contact the Bureau of Motor Vehicles. **These vehicles are excluded from coverage under auto and homeowner policies, so be sure to call us for coverage.**

A Cloudy Day is No Match for a Sunny Disposition

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