

# HEINZE INSURANCE

LARGE ENOUGH TO SERVE, SMALL ENOUGH TO CARE

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## What to do when in a car accident!

While you try to wrap your head around what just happened, it's easy to forget vital actions that can aid your physical and financial recovery.

### Remember to be **SAFE!**

#### **S** – Safety first

1. Turn on your hazard lights.
2. If possible, pull your car over to a safe place. If not, stay inside with your seatbelt on.
3. Check the safety of others and provide assistance to anyone with an injury.

#### **A** – Alert authorities

1. Call 911 or the local police station.
2. Be sure to always get a police report. Filing a report puts the accident on the books and can help speed up the claim process.
3. Avoid saying "I'm sorry." Even if you feel guilty, don't admit fault—especially when talking to the police.

#### **F** – Fact collection

1. Take pictures of your car, any other cars involved and the surrounding area.
2. Take notes on what happened before, during and after the accident. Include details about the location, weather, road conditions and traffic control.
3. Write down the names of any law enforcement officials or witnesses who are at the scene.

#### **E** – Exchange information

Be sure to exchange:

1. Names, Addresses, Phone Numbers
2. Insurance information, Policy numbers
3. Driver's license number, License Plate

**S A F E**

## 7 things to know about rental car coverage.

After a car accident, you have enough things to worry about. Getting to work the next day shouldn't be one of them. Here are 7 things you should know when buying rental car reimbursement coverage.

#### 1. It's optional.

A common misconception is that auto insurance automatically covers the cost of a replacement rental car. In reality, you often have to select this coverage and apply it to the policy.

#### 2. There is a limit.

You'll likely have a per day and per occurrence limit. For example, if you have a 25/750 limit, your insurance company will pay up to \$25 per day but no more than \$750 per claim for the rental vehicle. Most insurance companies will offer several different options, allowing you to choose the limit that is right for you.

#### 3. Your vehicle must be in the shop due to a covered loss.

Rental reimbursement coverage can be used while your vehicle is being repaired after an accident or another covered loss, not for routine maintenance or leisure.

#### 4. You can use it right away.

After reporting a claim, if your vehicle isn't drivable, you can be authorized for a rental car right away.

#### 5. It costs less than you might expect.

One year of coverage will typically cost less than one day of out-of-pocket rental.

## What is gap coverage and depreciation?

Gap insurance covers the difference between the depreciated value of your car and how much you owe on a loan at the time of an accident. So, to understand gap coverage, you first need to understand depreciation.

### What is depreciation?

As soon as you drive a new car off the sales lot, it instantly loses value, or depreciates. While the depreciation rate depends on the year, make and model, on average, your car is worth 20% less than the original value just one year after you've purchased it. And within the first five years, most cars lose 60% of their original value. This means that if you've taken out a loan, you may owe back more money than your car is worth.

### Gap coverage.

Got it so far? Okay, here's how it works: If you get into an accident and your car is totaled, your average comprehensive and collision policy will only cover the depreciated value. So, imagine that you take out a loan and purchase a new car. Then, one year later, you get into an accident that's deemed a total loss. Your insurance will cover the depreciated value, which might be 20% less than what you paid for the car. However, you still owe more on your loan than what your auto policy will cover. Now, you're stuck making payments on a car that you can't even drive.

Now that you've got the basics down, we can fill you in on the rest, like coverage limits and requirements. We can help you with your auto policy and help you make smart decisions when it comes to gap coverage.



# Newsletter Tips:

## Safety tips for Summer vacation!

### Summer is here!

Time for fun in the sun and family vacations. Before you head off on your trip, follow these safety tips to keep your family and home safe and secure.

#### Home safety

Before you leave for your summer vacation, you need to do what you can to make sure your home and belongings are protected while you are gone. Safeguard against crime and other issues by taking the following precautions:

- Stop your mail and newspaper delivery. If your mailbox is overflowing while you are away, criminals will be alerted that you aren't home. If you don't have a friend who will be bringing in your mail, contact the post office to temporarily suspend delivery. Do the same with your newspaper — if you are one of the few who still actually gets the paper delivered.
- Keep quiet. You don't need to broadcast to everyone (especially on sites like Facebook) that you are going to be away. You never know who is going to be reading or listening. Instead, tell a few select people in your neighborhood so that they can keep an eye on your house.
- Fake them out. Set up an electrical timer to turn lights and TVs on at various times to fool potential intruders into thinking you are at home. Set the timer to reflect your normal routine.
- Consider shutting off gas and water. If you are going to be gone an extended period of time, consider shutting off your utilities to avoid potential flooding, fire, or gas leaks.

#### Traveling safety

While traveling, don't make yourself a target for thieves and pickpockets.

- Leave your jewelry and other expensive belongings locked up at home.
- If you are in crowded, unfamiliar areas, keep your money in a money belt rather than in your purse.

#### If you are traveling by car

- Keep an emergency road kit in the trunk with jumper cables, flares and other necessities. Also take along a first aid kit, bottled water and nonperishable foods.
- Secure all loose items in the car, as they can become projectile objects in the event of an accident.

#### If you are traveling with kids

- Test the installation of your car seat prior to embarking on a car trip. Always travel with your child's car seat, keeping it properly installed in your vehicle. Never leave your child alone in the car.
- Bring along an updated photo of each child, in case you become separated from them. Talk with your family about who to call and what to do in case they get lost or another emergency arises while you are on vacation.
- Engage child safety locks (doors and windows) while on the road.
- Should your baby need assistance, pull the car over and stop before tending to your child.

#### Sun safety

If you are headed to the beach or another sunny locale this summer, sun protection is essential.

- Bring plenty of sunscreen, floppy hats and UV-resistant clothing.
- Sunglasses are also a must.
- Reapply sunscreen every two to three hours or whenever you get out of the water.

#### Water Safety

Water safety is also very important in the summertime.

- Teach your kids to swim at home before you leave on vacation.
- Young children should always have swim vests not floaties.
- You should always be in the water with your children, not sitting on the deck or sand. Remember to stay just an arm's length away. It takes just a few seconds for a child to begin to drown.

#### Avoid heat exhaustion

Too much sun, heat and activity can lead to serious heat-related health issues.

- Signs of heat exhaustion include dizziness, weakness, vomiting, palpitations, excessive sweating, and numbness.
- Hydrate. Loss of fluids is usually a factor in heat exhaustion. Drink at least eight (8-ounce) glasses of water or other non-dehydrating fluids every day.
- Pace yourself; the body's cooling system takes about a week to acclimate.