

San Francisco/Bay Area

6160 Center Street, Suite B

Clayton, CA 94517

P: (925) 673-2200

F: (925) 673-2212

E: info@imcservices.com

Napa/Lake County Area

P.O. Box 1232

Middletown, CA 95461

P: (707) 987-8644

F: (707) 987-8641

E: info@imcservices.com

Website: www.imcservices.com



Side-Impact Safety Seats

The National Highway Traffic Safety Administration (NHTSA) recently drafted new regulations in response to an abundance of data showing the severity of side-impact crashes. The new regulations, which are to be implemented in vehicles starting with the 2009 model year, are placing emphasis on the importance of side airbags that protect passengers' bodies and heads.

A major concern with side-impact crashes and the use of side airbags is the effect on children. Research indicates that side airbags, like other airbags, are designed to protect adults and that airbag deployment can harm

children and small adults.

In response to concerns, a few manufacturers are marketing car seats designed for side-impact crashes. The seats have padded "wings" on both sides designed to absorb the unpredictable motions a side-impact crash can inflict on passengers. Marketed heavily overseas, these seats have not reached major production in the U.S., as many car seat manufacturers are choosing to wait until the arrival of



the new rules.

Concerned parents who would like more information on side-impact crash protection can visit www.safekids.org. ■

Home Renovations That Reduce Property Damage

Have you been reading about widespread property damage in storm-prone areas? A new wave of contractors hopes to use new building technology to prevent wind and water damage.

The Partnership for Advancing Housing Technology reports that contractors are using new methods to reconstruct damaged properties to mitigate future losses that ultimately cost all insurance buyers via increased premiums. These methods are becoming widespread and, if used in your home, could result in a premium discount for you. Examples include:

- Baffled-ridge vents which block mois-

ture from infiltrating attics and ceilings by high winds

- Elastomeric coatings which help prevent water damage
- Doors that swing outward, helping reduce wind load and water penetration
- Storm shutters
- Straps that reinforce the first story of the structure to its foundation
- Concrete construction that is cast in place to help prevent wind damage
- Ring-shank nails to help secure sheathing panels

Next time you upgrade or renovate, look into protecting your home through new technology. ■

Family Risk Questionnaire

To make sure you're adequately protected, we recommend a yearly review of all of your insurance policies. This questionnaire helps make that review quick and efficient. Please take a moment to answer the questions and fax or mail this page back to us.

Name: _____ Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Business Phone: () _____ Fax: () _____

E-mail: _____

Automobile/Vehicle

- ___ 1. Would you consider increasing your deductibles to lower your premium?
- ___ 2. Do we currently insure all of the vehicles in your household? If not, how many do you insure elsewhere? ___
- ___ 3. Are all of the licensed drivers in your household listed on your auto policy?
- ___ 4. Would you like to include your car stereo (if mounted under the dash), tapes, CDs, CB or two-way radio on your auto policy for an additional premium?
- ___ 5. If you own a pickup or a van, does it contain any customized equipment?
- ___ 6. Do you own a pickup camper or a camper shell?
- ___ 7. Do you own minibikes, mopeds or motorcycles? If so, how many? ___
- ___ 8. Do you have vehicles furnished for regular use that you do not own, such as a company car? If so, how many? ___
- ___ 9. Do you want rental reimbursement or towing and labor coverage in the event that your car is damaged in an accident?
- ___ 10. Do you own any boats, motorbikes, motor homes or other recreational vehicles such as snowmobiles or golf carts?
- ___ 11. Would you like a quote for higher limits of liability insurance or personal injury protection?
- ___ 12. Do you have other electronic devices you wish to cover (e.g., cell phone)?
- ___ 9. Would you like an estimate of your home's replacement cost at today's prices?
- ___ 10. Would you like home replacement guarantee protection?
- ___ 11. Do you own a second home or any other real property, such as a cabin, farm property or any income-producing property?
- ___ 12. Are you engaged in any form of farming or ranching?
- ___ 13. Do you conduct any business (including child care) or give private lessons in your home?
- ___ 14. Would you be interested in an umbrella or excess liability policy that extends your auto and homeowners liability coverage to \$1 million or more?
- ___ 15. Do you own a computer? For business? ___ For pleasure? ___

Coverage for questions 1 to 5 may be limited or excluded under your policy.

Homeowner/Renter/Condos

- ___ 1. Do you own any antiques, fine arts or collections, such as unique dishes and figurines?
- ___ 2. Do you own any jewelry or furs? If so, what is the total appraised value of such items? ___
- ___ 3. Do you own valuable camera equipment, silverware or guns?
- ___ 4. Do you frequently carry or keep in your home more than \$100 in cash?
- ___ 5. Do you have a coin or stamp collection?
- ___ 6. Would you prefer to cover your personal belongings for their full replacement value (i.e., no deduction for depreciation)?
- ___ 7. Would you be interested in adding earthquake or flood insurance to your homeowners protection? (Please circle your interest.)
- ___ 8. Do you currently have a burglar, fire or smoke alarm; fire extinguishers; or dead bolts on all doors in your home? (Circle the ones you have.)
- ___ 1. Do you have disability income insurance in case you become sick or disabled?
- ___ 2. Are you aware that accidental death and disability insurance for you and your family is available at low cost?
- ___ 3. Are you concerned about estate taxes?
- ___ 4. Do you have a mortgage redemption insurance policy (which pays off your house in the event of your death)?
- ___ 5. Are all members of your family protected by life insurance?
- ___ 6. Would you like a review of the beneficiaries, ownership and cash values (if any) of your life insurance policies?
- ___ 7. Are you interested in discussing life insurance within the next year?
- ___ 8. Do you have a retirement or pension plan?
- ___ 9. Are you self-employed? If so, have you heard about SEP or Keogh retirement plans, and would you like to know more? ___
- ___ 10. Is your health insurance up to date? (Consider recent increases in hospital rates.)
- ___ 11. If you are a self-employed professional, would you like a quote for business property, professional liability or malpractice insurance?
- ___ 12. Have you been contributing to an IRA (standard or Roth)?
- ___ 13. Are you interested in other financial services?

Please fax or mail this questionnaire back to us. See this newsletter's masthead for our fax number and address. Thank you.

Float Your Boat

Although your state might not require boaters insurance, it's in your best interest to carry it. The insurance that your lender mandates is usually designed to pay off what is owed rather than protect your assets in case of an accident or other loss. Carrying both property and liability is recommended, since settlements can sometimes run into big money.

On the property side, a typical boat owners policy covers the boat and its attached equipment. Property you take on board is usually not covered; this includes clothing, jewelry, sports and fishing equipment, electronics and cameras.

Liability coverage is normally included in a boat owners policy. That will cover your legal obligations for damages or injuries sustained by another party, but there are limits and exclusions.

Different carriers offer different limits, different exclusions and different rates, and the type of boat you have will affect your insurance needs. Your marina or boat club may have special



insurance requirements, so be sure to read your agreements with them. To cover risk that is excluded from your boat owners policy, you might be able to carry an umbrella policy on your homeowners insurance.

Discounts on boaters insurance might also be available from insurance companies. We can help you find out about those and assist you in getting the right coverage for when you leave the bonnie bonnie banks. Call us today! ■

What If Your Negligence Injures a Housekeeper?

Keeping a clean house—desired by all, achieved by few. Maid and home-cleaning services are now a multi-billion-dollar industry.

Most large cleaning services maintain their own insurance for property damage, liability and workers compensation. However, many homeowners forgo the larger business option, choosing instead to entrust their homes to independent contractors. These individuals often carry insurance as an added incentive to their services. Many, however, do not. This can be a problem if the housekeeper breaks something of yours. It can be a bigger problem if they break something of theirs and it's your fault.

Check with your housekeeping service to determine their insurance and call us to cover your liability for contractors, such as housekeepers, who might not carry their own insurance. ■

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Con-"GRAD"-ulations!

Your graduate has made you proud, and you intend to celebrate with family and friends. If your plans include a big party, you might want to obtain special events insurance.

Whether it's the swimming pool or the second floor deck, the rare hamburgers, the provision of alcohol or the warm potato salad, there are risks associated with your special event. You could also be dealing with expensive equipment that isn't yours, such as sound systems, tents, tables and chairs, even lights and cameras.

Since your homeowners policy might not completely cover injuries or property damage that can occur during a special event, you should consider purchasing special event coverage. This is a limited time and location policy that mitigates risk associated with an event.

When planning your next big shindig, determine how your current policy applies and call us to get the insurance your special event needs. ■

Thank you for your referrals.

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.