

Eighth Annual Newsletter

Christmas 2013



Starting January 2, 2014  
our new office hours will  
be from 9 a.m. to 5 p.m.

Monday—Friday

BUCKLAND INSURANCE AGENCY

Agency Update

# Christmas Open House

You are invited to our Annual Christmas Open House.

December 6th, 2013

at the Barry Township Hall from 5 p.m. to 8 p.m.

155 East Orchard Delton, MI

## “Significant Others, Significant Issues”

Oh how the times have changed. In 1950, eight in 10 households were occupied by married couples. According to the 2000 U.S. Census, that number declined to 51.7%; the balance being singles and couples living together who are not married. The former includes individuals who either live alone or with roommates; the latter encompasses both opposite and same-sex couples who consider themselves partners. It is the latter segment which now makes up approximately 10% of American households.

A benefit to marriage that is often overlooked (perhaps because of its dismal ranking on the romantic scale) is insurance. Married couples experience advantages that are not available to others living together. If you are not married and living with a significant other (SO), there are some important things you should understand about your home insurance.

Standard home insurance is designed to cover damage to personal property like furniture, electronics and clothing that is owned by residents of the home who are related to the person named on the actual home insurance policy (i.e., you). The term “related” is where your SO’s problems begin.

Certainly the cost to replace that stolen television or incinerated clothing is essential. But home insurance has another important role: personal liability coverage. Personal liability is insurance that will cover expenses for which you are liable, like when a guest slips and falls on that loose step or your amateur attempt at controlled brush-burning sets your neighbor’s home ablaze.

Following are some important limitations found in a standard home insurance policy that you and your SO should know:

First, there is no personal liability insurance offered to individuals residing in the home who are not related to the person whose name is on the home insurance policy. For example, did your boyfriend move his dog in? Does your girlfriend’s son host football games in the yard? Examples like these (dogs can bite and children will hurt themselves) serve as a reminder of the unpredictable nature and expenses of a liability claim. The good news is that your personal liability is covered by your home insurance. The bad news is your SO isn’t—a potentially devastating expense that he will have to pay for personally unless he has his own insurance (discussed below).

Second, personal property of a non-relative is not covered by your home insurance. This means no coverage for claims like when your SO’s laptop is stolen from home or school or if that plaid recliner he can’t live without is burned in a fire.

Not all hope is lost. In some cases it is possible to modify a standard home insurance policy to cover losses to your SO’s personal property. However, this won’t fix everything. The best solution is for your partner to purchase a home insurance policy (often called “renter’s insurance”) that will offer your SO protection for expensive property losses and/or a significant liability expense. Please give us a call if you have questions or we can assist you.

Copyright 2008 by the Independent Insurance Agents & Brokers of America, Inc. All rights reserved.

***Our mission is to provide quality insurance services, delivered in a personal, timely, courteous and professional manner in partnership with our customers and the community.***

# Christmas Trivia

---

1. Which of these companies was the first to use Santa Clause in an advertisement?  
A. Pepsi      B. Coca-Cola  
C. 7-up      D. Fanta
2. Which president was the first to decorate the White House Christmas tree?  
A. Franklin Pierce  
B. Benjamin Franklin  
C. George Washington  
D. Abraham Lincoln
3. Which Country did the gingerbread house come from?  
A. Austria      B. Switzerland  
C. Germany      D. United States
4. What kind of Christmas does Elvis Presley sing about?  
A. White      B. Red  
C. Blue      D. Snowy
5. In what year was "A Christmas Carol", by Charles Dickens, published?  
A. 1765      B. 1843  
C. 1860      D. 1906
6. What is the name of the Grinch's dog in the movie "How the Grinch Stole Christmas"?  
A. Pete      B. Sam  
C. Ruth      D. Max
7. Where was "A Christmas Carol" written?  
A. Austria      B. United States  
C. Germany      D. United Kingdom
8. Which reindeer helps Rudolph fly at the reindeer games?  
A. Donner      B. Clarice  
C. Dancer      D. Blitzen
9. Which Reindeer is Rudolph's Dad?  
A. Dancer      B. Dixon  
C. Donner      D. Blitzen
10. Which Christmas movie has been played more than any other?  
A. A Christmas Story  
B. Home Alone  
C. Frosty The Snowman  
D. It's a Wonderful Life

[Answers on next page](#)

---

## Inside/Outdoor Woodburner Alert

If you are considering installing any interior or exterior wood/pellet heating device, contact our agency first for guidance on installation. All of our companies require minimum distances from exterior heating appliances to any dwelling and/or outbuilding on premises.

## Snowplow, Custom Paint Job: Are They Covered?

By Auto-Owners Insurance Company

Have you recently added any permanently attached equipment to your vehicle like a snowplow, ladder rack, or cleaning equipment? Or did you recently get a custom paint job or vehicle wrap to advertise your business?

If you have answered "yes" or have any other permanently attached equipment or vehicle enhancements, other than those originally installed by the manufacturer, it is important to contact us. We will evaluate your insurance needs and assure that your vehicle is insured adequately.

In addition, we recommend you maintain a record of the permanently attached equipment or vehicle enhancements by taking photos and saving your receipts. In the event of a loss, these may help to assist settling a claim.

Keep in mind that unless we have adjusted the value of your vehicle for these enhancements, they will not be covered in the event of a loss. We know that these enhancements can be costly, so before it is too late be sure to contact our office. We are always happy to discuss your individual insurance needs.

# The New Need for Personal Injury Protection: Social Media, Your Kids & You.

By: Paul Hoover IV, CPPU, CIC

Social Media has changed the way we live, work and communicate with each other. Technology has made it so anyone can have their voice heard and their comments recorded for posterity. Among the greatest contributors to this revolution? Teenagers...and you can be held responsible for their actions.

*Take a look at the following example:*

Jeffrey comes back from a swim and takes a look at his phone to see he has 20 missed calls and texts. It seems that his boss, girlfriend, mother and others have been trying to catch up with him about some pictures and "facts" that your child has posted about him on a social media website. It turns out that the "facts" your child received from a "reliable" source were not true and caused Jeffrey to lose his job, his girlfriend and seriously damaged his reputation. How is Jeffrey likely to fight back? He is going to sue for libel.

Like it or not, your children have a public forum to post anything that they

consider newsworthy and you can be held responsible. False accusations made on "gripe sites" or a site like rate-myteacher.com could have legal ramifications. Everything they said becomes a permanent part of the online world. Employers and college admission offices are just two of the many important groups that are reviewing social networking sites as part of their decision making process.

## Is there coverage?

These types of claims are not covered by a standard homeowners insurance policy. You need to have personal injury coverage. Personal Injury coverage is an optional endorsement on the standard homeowners policy that provides protection for libel, slander, defamation of character, false arrest, malicious prosecution, and wrongful eviction. This coverage is also provided by most umbrella policies. Personal Injury coverage is relatively inexpensive and helps provide protection in an area where losses are expected to become

more common. It is important to note that coverage excludes acts where the insured knew the information was false or that it would violate the rights of another. The act must be an innocent mistake.

## Not Just Teens

Doctors, churches, local business owners and even people selling things on ebay are among the growing list of plaintiffs suing for libel due to online reviews. A bad online review can be costly for a business. Consumers venting their frustration about an experience with a company should make sure they have their facts straight. If the comments have the desired effect of preventing others from doing business with the company, you can bet that they are going to be checking the validity of the information. Even if you are innocent, it can cost a great deal of time and money to prove.

Not sure if you have this coverage? Give us a call.

### Christmas Trivia Answers

1.B, 2.A, 3.C, 4.C, 5.B, 6.D, 7.D, 8.B, 9.C, 10.D

Effective January 1st, 2014 all payments made by check in our office will be processed electronically and the check returned to you.

We will also only be able to accept one form of payment (Check, Cash, Money Order, Credit Card) and it must meet the minimum payment due.



**BUCKLAND INSURANCE AGENCY**

*11260 Sprague Rd  
P.O. Box 100  
Delton MI 49046*

*110 W Center  
Suite B  
Hastings MI 49058*