

# Agency Update

## Announcing the Retirement of Penny Hovanec

After 28 years with us, Penny Hovanec has announced her retirement. Throughout the years, the office has changed locations, added staff, and even changed hands from Gary Buckland to Patrick Buckland. The insurance industry itself has changed dramatically, and yet Penny has been a steady, hard working, dependable cornerstone through it all. She handled every transaction and transition with professionalism and grace. It is for these reasons that it is bittersweet for us to wish her and her husband Andy relaxation and joy as they spend time with their family. We are hard pressed to find two people who have worked harder to get to this point in their lives. Please join us in wishing them nothing but health and happiness in their retirement!



## CHRISTMAS OPEN HOUSE

You are Invited:

December 4th, 2015

5:00—7:00 p.m.

Barry Township Hall



**Our Hastings Office will be  
moving mid November early  
December to:  
1127 W State St Suite 6  
Hastings, MI 49058.**

## Helpful Links to check out

Agency website

[www.bucklandinsurance.com](http://www.bucklandinsurance.com)

We are also on Facebook.

Here is a link to the Government site for Senate Bill 248, Insurance Reform Bill.  
<http://legislature.mi.gov/doc.aspx?2015-SB-0248>

Insurance Information Institute  
<http://www.iii.org>

## Auto coverage gaps for grown children who don't live with you

By West Bend Mutual Insurance

Parents often want to continue to help their grown children by providing them with a vehicle and/or insurance coverage even after that child has permanently moved out of the household and is no longer a dependent. While the intent is commendable, keeping an adult child and the vehicle he or she drives on your policy could be disastrous. West Bend's senior underwriter Amy Justman explains why.

Under most personal auto policies, the definition of an "insured" includes "family members." Family members are limited to "a person related to you by blood, marriage or adoption who is a resident of your household."

Once adult children move out and are living on their own, they no longer meet "family member" status so they and their vehicles are no longer insured on your policy. While they would have coverage under your policy while driving your vehicles as permissive users, they should obtain their own insurance for their own vehicles once they're living on their own.

These examples help illustrate why:

*Your child borrows a friend's truck to move and rear-ends another vehicle, injuring an occupant of that vehicle. Your child has no liability coverage for the occupant's bodily injury or for the property damage to the other vehicle.*

*Your child rents a vehicle while on vacation and doesn't buy the insurance offered by the rental car company. Again, there's no coverage for property damage to the rented vehicle or bodily injury to others if there's an accident.*

*As a passenger in someone else's uninsured vehicle, your child is injured in an accident. He or she will have no medical payments or uninsured motorist's coverage for any injuries.*

*Your child is hit by an uninsured motorist while walking across the street. There's no medical payments or uninsured motorist's coverage for his or her own injuries.*

Without coverage from an auto insurance policy, your child will have to pay those expenses from his or her own pocket. Maybe you'll have to help. It's clear that it's in your child's best interest to have a personal auto policy in his/her own name. They'll have the protection they need and it could prevent financial difficulties that could so easily follow an accident.

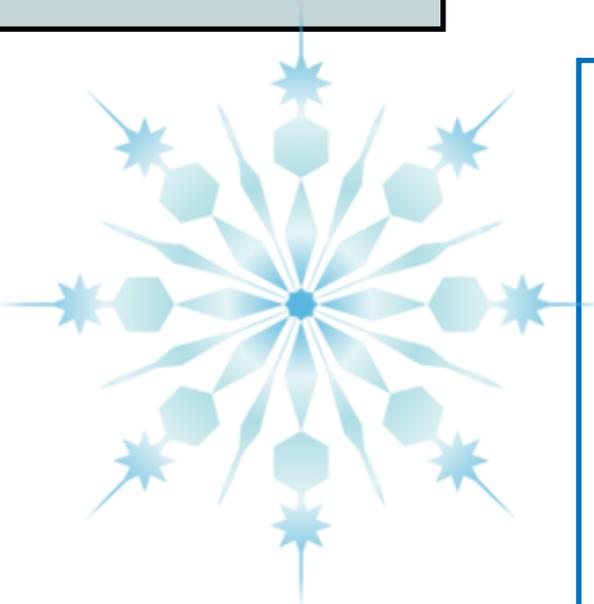
**Disclaimer: This article is not state specific. With Michigan's current No-fault law medical payments could come back to your policy. We want you to be aware of possible gaps in coverage.**

### Earth quake Coverage

Did you feel the earthquake that hit the Galesburg area on May 2, 2015?

Standard homeowners, renters and business policies do NOT cover disasters, such as earthquake (earth movement), landslide (mudslide) or flood, to name a few.

Earthquake coverage can usually be added by endorsement to your current policy.





**Hastings Mutual**  
INSURANCE COMPANY  
www.hastingsmutual.com

## No phones while driving!

*By Secretary of State, Ruth A Johnson*

Teen drivers with a Level 1 or Level 2 Graduated Driver License take note! If you use a mobile phone while driving, you risk being ticketed by a law enforcement officer.

Under a state law known as Kelsey's Law, you are prohibited from initiating a call, answering a call, or listening to or engaging in verbal communication through a mobile phone. If ticketed, you could receive up to \$295 in fines and costs.

This does not apply if you are using a voice-operated system integrated into the vehicle or if you are using a phone to:

Report a traffic accident, medical emergency or serious road hazard.

Report a situation in which you believe your personal safety is in jeopardy.

Report or prevent a crime or potential crime against yourself or another person.

Driving is a privilege that requires skill, practice, judgment and responsibility. As a young driver, your attention needs to be focused on the road, not on the phone. We encourage you to keep yourselves, passengers and other motorists safe. You should obey the law, and not talk on the phone while driving.

*Kelsey's Law is named in honor of Kelsey Raffaele, 17, of Sault Ste. Marie, who died in a mobile phone-related automobile crash in 2010.*

If you want to receive the newsletter via email just email us at  
[info@bucklandinsurance.com](mailto:info@bucklandinsurance.com)



*“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.”*

***BUCKLAND INSURANCE AGENCY INC.***

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