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Flood Insurance—to protect you, after the storm

Every property in the U.S. is in a flood zone, with some simply at greater risk than others. As the nation's number one natural disaster, floods can be devastating for homeowners and entire communities, causing more than \$2 billion in property damage every year. Just an inch of water can cause thousands of dollars in damage to a property and its contents, and usually is not covered by a typical property or homeowners insurance policy.

Because homeowners have a greater chance of suffering flood damage during the course of a 30 year mortgage than fire damage, a flood insurance policy is something every property owner should consider.

Ask us about a flood policy and gain the peace of mind you deserve, after the storm. With new National Flood Services policies, the cost may be as little as \$250 per year.

Bicycling “rules of the road”

Bicycles are considered to be toys by some people, but for others they are a means of transportation and exercise. But whatever their purpose, bicycles can be dangerous if they are not operated with safety sense in mind.

Here are some “rules of the road” for serious bicyclists:

- Bicycles are subject to the same traffic rules as automobiles, so obey all road signs and regulations.
- Ride on the right-hand side of the road, with traffic, not against it.
- Ride single file.
- Only cycles with 20-in. wheels, or less, are permitted on sidewalks
- Use arm signals to indicate stopping or turning.
- Bicycles must yield to pedestrians
- Lights are required for nighttime riding.
- A bicycle must have a horn or bell to sound a warning when necessary.

