



We wish all of you a happy holiday season and a prosperous, safe, New Year!

WINTER DRIVING

Snow is not the only obstacle you might face this winter! Be prepared for changing road conditions when temperatures drop.

- Make sure tires are not excessively worn or cracked
- Allow extra travel time and increase the distance between your car and the one in front of you
- Keep your gas tank full
- Give yourself more leverage by not activating your cruise control when driving on a slippery surface

For more tips on safe winter driving, click below.

<http://www.iii.org/article/winter-driving>

Safe travels!

Valuable items, including jewelry, are often purchased or given as gifts during the holidays. Unfortunately, the holidays are also a prime time for burglaries and theft.



The coverage on your homeowners policy is limited for these type of losses. However, if you schedule your jewelry on a personal articles floater attached to your homeowners policy, then there is coverage for many more perils, and all of the above scenarios would be covered.

So, if you receive anything "special" during this season, be sure and give us a call.



Whether you are buying or leasing your vehicle, there may be a major exposure gap if your vehicle is "totaled" in an accident early in the lease or loan period. Your insurance company would pay the "totaled" value but YOU would still be obligated to pay the remaining loan or lease amount even though you no longer own the car. Don't get caught in a "gap"Ask us about GAP coverage today!

Oh the weather outside is frightful. . . .

Peace of mind for things that shine!

Is there a "gap" in your auto coverage?