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ARE YOU PLANNING TO SNOWMOBILE IN THE ADIRONDACKS THIS WINTER?

We can understand why. More than 11,000 miles of snowmobile trails are supported by the Snowmobile Trail Development and Maintenance Fund in New York state, which is known as the Northeast's snowmobile capital. Here is some information you need to know.

Registration. Unlike other states, New York does not require paid trail permits. However, nonresidents are required to register their snowmobiles in New York, whether they are registered in their home state or not. The fee is \$45, if you can provide proof that you belong to a club that is a member of the New York State Snowmobile Association. Otherwise, the fee is \$100. For registration information, select "snowmobiles" under the "other information" section of the Department of Motor Vehicles Web site: www.nydmv.state.ny.us.

Insurance. Liability insurance is required with limits no less than \$10,000 for an accident involving one person, \$20,000 for an accident involving two or more persons and \$5,000 for property damage. (Naturally, our agency can help you with this requirement.) Proof of insurance and registration must be carried by every snowmobiler and presented to law enforcement officers upon request. Proof of insurance also must be shown to other parties involved in an accident with the snowmobiler.

Children. Are you planning to bring the kids? Children, ages 14 to 17 may operate a snowmobile without adult supervision (more than 500 feet away) provided they have completed an approved snowmobile safety training course. (The safety certificate issued by a nonresident's home state will satisfy New York's requirements.) Children who are ages 10 to 13 must complete the training course and have adult supervision (within 500 feet). Children under 10 (or 10 to 14 without a safety certificate) may only operate a snowmobile on lands owned or leased by their parent or guardian.

Equipment. Anyone operating a snowmobile in New York must wear an approved safety helmet, unless they are on property owned by the operator or passenger. Snowmobiles must be equipped with a working muffler, a head light, a tail light and reflector material (minimum of 16 square inches on each side of the cowling).

Accidents. Any snowmobile accident resulting in personal injury or more than a \$1,000 in property damage must be reported to the nearest law enforcement agency. Also, a complete written report must be filed within seven days.

All of this information, as well as trail rules, may be accessed at the New York State Office of Parks, Recreation and Historic Preservation Web site (www.nysparks.state.ny.us) under "snowmobiles;" and look for the Snowmobiler's Guide under "general information."

GOING OUT OF THE COUNTRY?

On June 1, 2009, it became necessary for U.S. citizens returning home by land or sea from Canada, Mexico, the Caribbean region or Bermuda to have a passport, passport card or other travel document approved by the Department of Homeland Security. Before these new rules went into effect, U.S. citizens only needed to show proof of identity and U.S. citizenship.

For air travel, as of Jan. 1, 2008, U.S. citizens returning from Canada, Mexico, the Caribbean region or Bermuda are required to present a passport to enter or re-enter the U.S.

If you're traveling outside the U.S. and have questions about your insurance coverage for rented vehicles, rented living space, valuables you're taking with you, etc., just call us.



IDENTITY THEFT RISING FOR COLLEGE KIDS

All parents with teens or college-bound students need to make sure that they understand identity theft and how serious it is. It is today's fastest-growing crime. According to several different studies, including one by the Federal Trade Commission, 18 to 29 years old account for almost 30 percent of all identity-theft complaints.

The Identity Theft Resource Center, a nonprofit group that helps victims of identity theft, offers tips for college students:

- Keep your Social Security card and number locked in a safe place. Do not carry it with you if it's not necessary.
- Store your laptop in a locking security box when you are not in your room and don't carry it with you.
- If at all possible, use a credit card, not a debit card. Credit cards may be prepaid or have low limits. Debit cards are targets for identity thieves. Check your monthly statement to look for unexplained expenses.
- Never loan a credit or debit card to a friend. Co-signing for any cell phone, utility account, car loan or credit cards puts you at a major risk.
- Never loan your drivers license or identification card to anyone.
- Check your credit report annually. Use the free credit reports available. If you have never established credit, there will be no report. If there is a report, review it and make sure none of the information is the result of fraudulent activity.

Before sending your child off to college, call our agency. Identity theft may be covered by insurance. Some companies include identity-theft coverage as part of their homeowners insurance policy; selling it as either a stand-alone policy or as an endorsement to a homeowners or renters insurance policy. This coverage provides the customer reimbursement for the expenses associated with the identity and credit-restoration process including phone bills, lost wages, notary and certified-mailing costs, and, sometimes, attorney fees (with the prior consent of the insurer).

WHAT'S YOUR INSURANCE IQ?

Do you know everything you need to make sure you're covered adequately? Take this test to find out your insurance IQ.

Auto

1. Does the car I drive really affect my premium?
2. Am I covered if a friend gets in an accident while driving my car?
3. Is the liability offered by a rental car agency necessary?

Property

4. Is flooding covered by your homeowners policy?
5. Are tenants covered by their landlord's policy?
6. A homeowners policy covers all possessions, right?

Other

7. Is it true I can insure my wedding?
8. What's the difference between independent and captive agents?

ANSWERS

1. Absolutely. The more you pay for it, the higher your premium. Some vehicles are damaged more easily; some are more costly to repair; some attract more aggressive drivers; and some, for example, sports cars, have a greater likelihood of being stolen. All of these factors go into the assignment of a premium rate for your car.
2. Anyone who drives with your permission is covered, as long as he or she is not excluded specifically. Also you would be covered if held liable for your friend's accident.
3. As long as the rental car will not be driven out of the U.S., their liability insurance is entirely unnecessary.
4. No. A separate policy is required, usually through the federal government's National Flood Insurance Program.
5. No. In fact, a separate renters insurance policy is necessary to protect a tenant and his or her valuables.
6. No, it doesn't. Most policies have limits on certain classes of property and certain property is not covered. You should let us know about any high-cost

valuables.

We can help

you sort out what

is and isn't covered by your

existing policies, and recommend any additional insurance you may need.

7. Well, you can't insure "happily ever after," but wedding insurance can provide financial protection if you must cancel or postpone a wedding because of death or serious injury in your immediate family; if either the bride or groom is called to military duty; or of a natural disaster (hurricane, earthquake or other insured disaster) occurs on your special day.
8. Independent agents, like us, represent several insurance companies, and strive to find the best combination of price, coverage and service regardless of carrier. Captive agents answer to, and sell coverage for, a single company.

HOW DID YOU DO?

One to three correct: Give us a call or stop by our office; we're always glad to talk and help you better understand your coverage.

Four to five correct: Better; but still feel free to call or stop by with any questions you might have.

Seven to eight correct: Excellent. Have you considered a career in insurance?



YOUNG DRIVERS

On April 15, 2009, Gov. Jon Corzine signed Public Law 37 of 2009 or "Kyleigh's Law." The law is named after Kyleigh D'Alessio, a 16-year-old honor student killed in a 2006 car crash. While signing the bill, Corzine called it an important tool to help police enforce safety restrictions for new drivers. The bill imposes a number of requirements on young drivers that were recommended by the Teen Driver Study Commission's 2008 Final Report. While the law does not take effect until May 2010, parents should familiarize themselves with current law and the new restrictions that soon will be in place.

Currently, for drivers ages 16 to 21, it is a three-phase process to earn a license. First, the potential operator obtains a student learners permit and drives for at least six months under conditions including the following:

- No driving between 11:01 p.m. and 5 a.m.;
- Must be accompanied by an adult supervising driver (at least 21 years old and licensed to drive for at least three years) in the front seat;
- Passengers must be from your household: Only one additional person from outside your household is allowed; and
- Use of cell phones, hand-held video games or any other hand-held electronic device is prohibited.

After successfully negotiating these requirements, a driver who has turned 17 may then obtain a

provisional license, which forbids driving between 12:01 a.m. and 5 a.m. Additionally, passengers must be from the driver's household with the same allowance of one additional person from outside your household allowed in the vehicle. Having practiced unsupervised driving for at least one year with the provisional license, a person is then eligible to apply for a basic drivers license.

When Kyleigh's law goes into effect, holders of a learners permit and/or provisional licenses will be required to place a special decal on their car before it can be operated. The Motor Vehicle Commission currently is putting together the specifics to implement the plan.

The law states that the decal must be placed in a conspicuous area, clearly visible to law enforcement. Failure to comply with the requirements can subject the operator to a \$100 fine, which would be deemed a moving violation, and could negatively impact one's insurance premiums. It is unclear how the final decal requirement will recognize the fact that many people may operate more than one vehicle. We are following these developments closely and will be able to offer you guidance as this issue develops.

NEWS FROM OUR AGENCY

HOW DO WE MEASURE SUCCESS?

We know there is a lot of competition for your business. At our agency, we measure our success by the number of clients who remain with us year after year, and who recommend us to their friends, family and colleagues.

If you appreciate our relationship and service, we'd appreciate it if you spread the word. We are committed to establishing the same firm relationship of mutual trust and service with each new client that we have with our existing clients. We are the kind of people you can depend on and trust to be of service to you and your family.

Whether it's insurance for your home, auto, life or health, our staff of professionals are here to help you

evaluate your personal insurance needs while supplying you with an unyielding level of protection, which translates into your peace of mind. Call our agency today.

