

VIEWPOINTS

For Our Customers



Referrals and Thank You's

We love it when our clients tell other people about our services. To share the love, we've established a new referral program designed to bring smiles to coffee drinkers, diners and book lovers.

Since our Client Referral Reward\$ program began last summer, those referrals have generated more than just a warm thank you, as every client has received a \$10 gift card to Dunkin' Donuts. We've mailed out more than 40 already.

Every three months, we draw a name from among those gift card recipients, and we are pleased to announce that Reid and Susan Roberts won a \$100 "dinner on us" gift card, and Tina Elevado won a Kindle Fire.

Ready to make a referral? There's a convenient form on our website. To date, our new clients have booked more than \$10,000 in new premiums. We are grateful for your kind words and recommendations.



NEWS TO USE

Cold Smarts

- Whether your Christmas tree is natural or artificial, **decorate safely** to avoid fires. Every year, tree fires cause 14 deaths, 26 injuries and \$13.8 million in property damage.
- Use indoor lights indoors, and outdoor lights outdoors. **Check for the UL safety label**, cracked or broken sockets or frayed wires. **Never use candles!**
- **No more than three light sets per extension cord**, and don't run them under rugs. Before heading to bed or going out, **turn off all decorative lights.**
- **Trim back trees and shrubs**, but bring in a professional if they're over 10 feet high. Be sure to check references to find a qualified arborist.
- Have your **furnace inspected and cleaned** annually. Experts recommend **cleaning heating ducts** every five years.
- Are your pipes ready for colder temperatures? Use heat tape on any exposed pipes. **Learn how to shut your water off** in case a pipe bursts.
- How's your roof? Replace cracked or missing shingles. **Avoid an ice dam**—inspect your gutters for tightness and drainage, remove debris or obstructing branches, and consider upgrading roof vents or installing insulation above your ceilings.
- **Prepare for power outages.** Replace **batteries in your flash-lights** and buy spares now before the rush. Always keep candles in sight and in a proper candle holder. They are a leading source of residential fires in the U.S.

PRESIDENT'S LETTER

A Very Useful Website

While we always welcome your calls, sometimes it's easier to go online to check on your policies and payments. When you visit our website at www.knightdik.com, you can pay bills, and click through to all the companies we represent for policy service directly from your home or office.

To pay a bill online, go to the "Make a Payment" tab on our website and look for your insurance company's listing. Once you create an online account, have your policy number handy and just follow the instructions on the screen. Our insurers may accept credit card or electronic check payments.

You can also make the latest changes to your policy through our website anytime, day or night. Use our convenient forms to request a quote for homeowners, automobile, and business and commercial policies. You will receive a quick response with accurate and affordable rates.

We understand that the insurance industry has a language all its own, so we included a glossary of insurance terms provided by the Insurance Information Institute. If you want the latest news and updates on how Knight-Dik Insurance can best protect you and your family, there's a form to sign up for our electronic newsletter.

If you can't find the answer to your question online, rest assured that our website also has the information you need to contact any member of our staff directly.

Ross Dik

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INSURANCE UPDATE

You Are Forgiven

Did you know it was possible to waive a surcharge for an at-fault accident? With additional insurance coverage, you can be forgiven. Several of our insurers offer accident forgiveness endorsements that give you a second chance in case of an accident where you were more than 50 percent at fault. The policy must be in place before an accident occurs.

If you and the other listed operators on your policy are experienced drivers with a good merit rating with the state, you would see no premium increase. You might even have the deductible waived, a useful benefit for claims over \$500. Most policies cover only one accident within a pre-determined period.

Are you ready for forgiveness? Give us a call to learn more about this practical form of insurance coverage.

INSURANCE FAQS

Q Would my homeowner's policy cover the costs of defending a lawsuit filed against us accusing our child of bullying a classmate? What about cyberbullying?

A If another child was accidentally, but not intentionally injured from bullying, the personal liability and medical payments sections of most standard homeowner's policies provide coverage for bodily injury. If there is proof of loss, they may cover legal defense and any ensuing settlement. However, the policies typically exclude physical or, in the case of cyberbullying via social media, mental abuse. A personal injury endorsement may increase your chances of having a claim covered, but it will exclude criminal acts or personal knowledge that the act would violate the rights of another. Talk to your agent about your specific situation as coverage continues to evolve in this area.

Cold Smarts continued from page 1

- If this is the year to **buy a generator**, make a list of appliances you want to use it for to determine the right size and appropriate power cords. Only **use it outside**, away from open windows or doors.
- Don't connect your generator to other power sources, as the reverse electricity flow can electrocute a utility worker. **Never refill it with gasoline while it's running**, as the heat will start a fire.
- Before settling in near your cozy fireplace, **have your chimney inspected**. Look for a professional recommended by the Chimney Safety Institute of America, or your local fire department.

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CONSUMER ADVISORY

The Facts of Life

By Rob Wirtanen



Rob Wirtanen

With disposable incomes reaching all-time lows for many U.S. households, families are making tough decisions about financial priorities. Despite belt-tightening measures for the family budget, Americans continue to value the importance of a sound plan for the future, preparing for retirement or income loss due to a death in the family. Statistics show, however, that fewer individuals are purchasing life insurance. While 85 percent of consumers surveyed in the 2013 LIMRA Life Insurance Barometer Study agreed that most people need life insurance, only 62 percent actually have it. Fifty years ago, almost three out of four Americans owned individual life insurance.

Among those covered today, close to half feel they don't have enough, according to the 2011 Genworth LifeJacket Study. Average coverage levels have declined to \$167,000, down \$30,000 from those reported in 2004.

Consumers who agreed they needed life insurance still felt it was too expensive. What they didn't say was how recently they had received a quote for a life insurance policy. Many of our clients have been pleasantly surprised at how affordable coverage can be. If you'd like to learn more about our life insurance options, please call me at 508.753.6353 or email me at rwirtanen@knightdik.com.

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