

CHASE, CLARKE, STEWART & FONTANA

INSURANCE AGENCY

EST. 1827

A Business Built on Service and Integrity

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ANNUAL NEWSLETTER

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Dear Valued Insured,

Every person in our agency continues to work hard each day to retain the confidence and trust you have placed with us. We value your business and we are constantly striving to improve our service to you.

As you know, every policy we write is carefully reviewed to make sure that the coverage is appropriate and that the premiums are as competitive as possible. Please don't ever hesitate to call on us with any questions about your policy coverage.

We know that when it comes to purchasing insurance, you have many choices. We truly appreciate the fact that you have chosen to place your business with us.

People like you are the kind of clients that we want in the future. If you have a friend or neighbor that you can recommend to us, please let us know.

Thanks for being a client of our agency. We look forward to a positive and prosperous year for everyone.

Robert A. Stewart Jr.

Robert A. Stewart, Jr.
President

Robert A. Stewart Jr., President

Dante J. Fontana, LIA

James H. Stewart

Raymond A. Lukas, CIC

Lisa Fleury Clewes, CIC

Automobile

Business Insurance

Financial Services

Homeowners

Health & Life

Recreational Vehicles

Personal Umbrella

YOUR POLICY

Has renewed for another year and will be mailed under separate cover. It is very important that you review the information contained in your policy, and notify us if any of the information is missing, incorrect, has changed, or needs to be changed.

Consider increasing your deductible to \$1,000 or higher to save money on your annual insurance premium.

Possible savings!!!

- Inquire about EFT (electronic funds transfer.)
- Inquire about Paperless Policies to save on finance charges.

Is your house insured properly?

Even in a down economy property values continue to skyrocket. Do you have enough coverage to replace your house? You may be surprised. Contact us today so that we can conduct a property replacement cost estimate analysis to help determine if you are properly insured. You don't want to be under or over-insured. Contact us today!

UBER - LYFT - RIDESHARE - ETC.

Exclusions apply under the standard auto policy if you are the owner of the vehicle being used in the above manner.

Please call your agent before participating in any ride-sharing situations.

****As Seen On TV****

We have Special coverages that may be available for your Auto policy!

Call for Details About:

- Accident Forgiveness
- Vanishing Deductible
- GAP Coverage (*call us before purchasing from your dealer, for loans or leases*)

Follow Us on the Web



@CCSFinsurance



CCSFInsurance

Check out our FINANCIAL SERVICES division

Life Insurance

Disability Insurance

Retirement Plans (401K, ROTH IRA, IRA'S)

Annuities

Long Term Care

Mutual Funds

Financial Planning

College Planning

Wealth Transfer

Contact **Raymond Lukas** at **413-788-4531**, extension 139, or rlukas@chaseins.com for more information.

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IF YOU CAN SAY YES, IT COULD MEAN NO!

If you answer YES to any of the following statements, you may suffer an uncovered claim, which could have been covered. Please take a few minutes to read the following and call us if you answer YES to any of the following statements.

1. The named insured on the policy is not occupying the home.
2. The amount of insurance coverage on our home is less than 100% of what it would cost to rebuild it.
3. The amount of insurance on our contents is less than its replacement value.
4. Property used in business (tools, equipment, samples, stock, etc.) is kept in our car or at our home.
5. I own a trailer, camper, snowmobile, recreational vehicle. (Call us to confirm coverage.)
6. I own a boat, outboard motor or boat trailer.
7. We have a total of more than \$1,000 in jewelry; watches and furs, \$2,000 in firearms; \$2,500 in silverware and pewter ware; or \$200 in gold, money or silver.
8. We own a second home and/or we may rent our second home during the year.
9. I have cameras or other hobby equipment which we consider valuables.
10. I own antiques, fine arts, stamps, coins, etc.
11. I have an office or conduct business out of my home or garage.
12. I have a detached garage or other building on my property that is worth more than 10% of my house dwelling coverage.
13. I have a sump pump in our basement.
14. I have persons living in my home, other than my blood relatives or my spouse.
15. My home is vacant or unoccupied.
16. I've updated my kitchen, bathroom, or basement or added a dormer, addition, or deck to my home.
17. I allow friends or family members to operate my vehicle even though they are not listed on my policy.
18. I borrow a household member or friend's vehicle regularly and I'm not a listed driver.
19. I have multiple vehicles with different liability limits.
20. I borrow a household member's vehicle which has lower limits than my vehicle.
21. My car is garaged somewhere other than the address on the policy.
22. I have an underground oil tank.
23. I have custom equipment or furnishings in our vehicle.
24. I have a snow plow, bed liner, roof rack system or other item attached to our vehicle.
25. I own a condominium as a second home and may rent it out.
26. I own vacant land.
27. I own a condominium and don't have loss assessment coverage.

Attention Landlords:

Be Aware: There are limitations in your policy for tenant relocation expenses. Just because your tenant moves out due to a claim, does not mean coverage is available.

Could you lose it all?

Could you afford to lose your home, paycheck or other hard earned assets? Do you have enough liability protection to protect you and your loved ones? All it takes is one incident where someone becomes injured, disabled, paralyzed or even killed due to your negligence. What if your babysitter, neighbor, mailman or anyone else who comes to your home tripped on that broken walkway that you've been meaning to fix? Will you have enough liability coverage? You may be surprised to find that you do not! You may want to consider a Personal Umbrella policy. Call us for details.

Do you have rental coverage?

We strongly suggest that you purchase substitute transportation coverage. This will help pay for a rental vehicle while your vehicle is inoperable due to a covered claim. Limits range from \$15 to \$100 per day. Without this coverage, you will be responsible to pay for your rental.

Be Aware...

As of April 2015, Congress has made changes to the National Flood Insurance Program that may result in rate increases on your flood policy if you currently have one in place. Call us or refer to our website for more information...

Have you taken an inventory of your personal belongings?

Keeping a "digital library" of the contents of your home will help you in the event of a loss.

Worried about uninsured drivers? You should be!

Glance around next time you are cruising down the highway. As many as one-third of the cars hurtling past you are uninsured. You may be one wrong move away from financial ruin without adequate insurance protection. Then there are those drivers with state minimum insurance coverage. Just because they have insurance does not mean they have enough to cover you or your loved ones should they cause you serious injury. It doesn't take calculus to figure out that these sums won't begin to cover Hospitalization, rehab, loss of income, etc. caused by an accident. Accidents are stressful enough. You shouldn't have to worry about how you will pay for the horrific expenses.

Consider at least \$100,000/\$300,000 for parts (3) uninsured (12) Underinsured & \$25K for (Medical payments).

Call us today. 413-788-4531

Keep an eye on your water heater!

Check your warranty! Replacement will save you from the loss of hot water, emergency repairs & potentially damaging water leaks.

Do you have an alarm?

Please forward a certificate of installation for vehicle or central alarm systems to receive the proper credit.

Did you know?

Earthquake and Flood are NOT covered under the homeowner's policy. The cost to purchase these important coverages is minimal. **Call 788-4531 today!**

Have you paid off your loan?

Forward a copy of your mortgage or vehicle loan release so we can remove the bank/mortgage clause from your policy.

Water, Water, Everywhere!

Damage from water that seeps or leaks from the surface of the ground as well as water below the surface that comes through a foundation is **NOT** a covered peril. Example: Water coming into basements, window wells and bulkheads is not covered under your policy. Call us if you have a sump pump. Sump pump failure coverage is available.

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