

# INSURANCE Insights

A Newsletter for Clients and Friends of MOUNTAIN STATE INSURANCE AGENCY, INC. ●●●●●

## When to Make a Police Report for an Auto Accident

AFTER AN automobile accident, most people are a bit confused, tense and frightened. And the last thing on your mind at the time is trying to figure out whether you need to report the accident to law enforcement authorities, and what your insurance company requires of you.

Depending on the nature or location of the accident, different law enforcement authorities will get involved, such as the Highway Patrol, city police or the county sheriff's office. For example, an accident within the city limits will most always be handled by the police.

Regardless of which authority responds, you should always make a report when an auto accident involves injuries and/or severe damage to any vehicle.

Your insurance company may also require you stay on the scene and report the accident to law enforcement, even in cases where the other driver flees the scene.

### Counter reports

Some insurers will accept a counter report. The responding officer may provide you with a counter report, or you may need to go to the nearest station to complete the form there.

Counter reports are common in larger jurisdictions when the responding



officer sees that the vehicles involved are still in working order and no one is injured. Once the form is filled out, make sure to keep a copy and submit it to your insurance carrier.

Even if the accident doesn't involve one of the above elements, there are certain situations when it can be useful to have law enforcement respond and secure an accident report. For example, the other driver might admit blame and offer you cash to repair your vehicle, yet refuse to provide their insurance or contact information.

Even if the other driver does offer you their personal contact information in such a situation, you still have no way of knowing if the information is genuine.

Additionally, due to any stress or confusion you're experiencing after the

accident, you may forget to collect the pertinent information and important details of the accident.

In these situations, making a police report would be crucial because the officer would collect and verify both drivers' names, addresses, phone numbers, car license plates, insurance information, details of the accident and any injuries.

Basically, most details that a court or insurance claims adjuster would need would be included in the police report.

Finally, even though a police report may be necessary for many accidents,

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### PLEASE VISIT OUR NEW WEBSITE – [www.mountainstateinsurance.com](http://www.mountainstateinsurance.com)

Hopefully you are finding our *Insurance Insights* newsletter informative. Our purpose is to inform our clients, prospects and friends about personal risks faced in everyday life and how insurance might apply to those risks. If you have friends or family members that could benefit from our newsletter, please send us their contact information. We are always looking for more great clients like yourself.

It is our pleasure to be of service to you.

**Mary Ann Jenkins/Personal Lines (304) 720-2000 Ext 200**



## Mountain State Insurance Wishes You a Happy Holiday

### Take Care of Yourself During the Holidays

DECEMBER BRINGS with it a chance to spend time with loved ones, but the lead-up to the holidays and even the holidays themselves can also be a source of great stress for many.

If you are feeling frazzled, depressed and out of sorts, you're not alone. Most of us have plenty of obligations during this time of year that are pulling us in different directions.

Acknowledging that the holidays can take a mental toll on so many people, the Mayo Clinic and the Priory Group of Hospitals in the U.K. have the following advice:

Give yourself some 'me time' – When you are being pulled in many directions, it's healthy to take some time to yourself and not think about anything in particular – and just "be." You can go for a walk, head to a cozy coffee shop, find a comfortable spot and listen to music or read a book.

This may not always be easy to fit in, but if you can do it for just 30 minutes, it can make a big difference in your mental health and disposition.

Plan ahead – Set aside specific days for shopping, baking, visiting friends and other activities. Plan your menus and then make your shopping list based on the ingredients lists and whatever you are missing in the pantry.

If you are hosting a Christmas dinner, enlist the help of other family members to defray the work and also have everyone bring a dish or two so you aren't stuck cooking for everyone.

Put aside differences – Don't revive old arguments and stay clear of issues that are trigger points for disagreements.

If you don't agree on politics, leave it at the front door and promise each other not to talk about it.

If someone does get upset about something, be understanding and see how you can help them feel better. They could also be stressed from the holidays.

If you need it, get help – Many people are alone at Christmas time and it's especially hard if you've lost someone in the past year.

Luckily, there are community organizations that offer support during the holidays.

You can also volunteer for an organization that works with the less fortunate. Helping those in need can fill you with an inner peace that is hard to replicate. You can go to bed with a smile on your face.

Keep up healthy habits – Don't abandon the healthy habits you stick to all year. Follow the tips in the box in the upper right.

#### Healthy holiday tips

- **Eat before a party.** Before going to a holiday party, eat a healthy and filling snack so you don't consume too many fatty and sweet foods at the soiree.
- **Get plenty of sleep.** Stick to your regular sleep schedule.
- **Continue exercising.** Everyone is busy this time of year so if you can at least fit in a long walk once a day, you will get your body moving and your blood pumping.
- **Try to avoid overindulgence.** Eat a few things that you want to eat, but avoid going back for seconds.

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### When to Make a Police Report for an Car Accident

you should try to remember to write down all the information yourself.

Depending on the jurisdiction, it can often take weeks to months for the insurance adjuster to request and obtain a copy of the accident report.

Don't rely on law enforcement to provide this information to the insurer.

If you have all of the information in hand, particularly the other driver's details, the claims adjuster can initiate an investigation immediately.





# Ten Ways to Reduce Your Homeowner's Premium

WITH HOMEOWNER'S insurance rates on the rise, you may be looking for ways to reduce your annual premium without skimping on coverage. After all, a large portion of your net worth resides in the same place as you do.

But there are a number of strategies you can use to chip away at your overall annual premium, including:

**1. Raise your deductible** – Your deductible is the amount of risk you agree to accept before the insurance company starts paying on a claim. As homeowner's insurance rates rise, you may be willing to take on more of the risk yourself. So if you have a low deductible of \$500, you may consider raising it to \$1,500. You could save up to 25% on your premiums.

When assessing your deductible, you should ask yourself: "How much risk am I willing to assume?"

**2. Combine homeowner's and auto policies** – Consider buying your homeowner's and auto insurance policies from a company that offers both. Some companies offer discounts of 5% to 15% if you buy both types of coverage from them. Ask us to look into buying your policies from the same insurer.

**3. Ask about other discounts** – Insurers will often offer discounts for people who install smoke detectors, deadbolt locks, security or fire alarm systems, fire extinguishers in the home, as well as for roof type and more. If you're over 55 and retired, you may qualify for an additional 10% discount.

**4. Don't buy coverage you don't need** – Don't buy insurance for risks you are unlikely to encounter; for example, earthquake coverage in a non-earthquake zone, or a jewelry floater to your policy if you don't own expensive jewelry.

**5. Make your home a better insurance risk** – Ask us what you can do to make your home safer for insurance purposes. For example, you may consider making changes that reduce the risk of damage from windstorms and other natural disasters. Or you could update your wiring or heating systems.

**6. Know what your homeowner's policy covers** – Your home is your biggest investment. Make sure it's adequately protected from risks you cannot afford to cover yourself and that it covers any home improvements you've made, major purchases, and increased costs of rebuilding.

**7. Keep your policy up to date** – Every year, before your homeowner's insurance policy is due to renew, read the details of your policy and call us to discuss any changes in your situation that occurred during the year.

**8. Avoid risks that insurers shun** – Insurers are shying away from additional risk, such as homeowners with certain dog breeds such as pit bulls, Doberman pinschers and Rottweilers.

These breeds can limit or void your policy altogether. Other risks insurers aren't keen on include trampolines and swimming pools, both of which can increase your premiums. Read all the fine print in your policy under the "Conditions and Coverages" section.

**9. Improve your credit score** – Insurance companies are increasingly using credit information to price policies. Don't have too many open credit accounts, don't charge close to the limits on your credit cards, and pay all your bills on time to keep your credit score healthy. Although this practice is still not acceptable in California, it may be one day.

**10. Renovation discounts** – Ask about discounts for new or recently renovated properties. Because a newer home usually results in fewer losses, some insurers reduce rates by up to 25% for homes that are less than five or 10 years old.

Likewise, homes that have had significant renovations completed by a qualified contractor can also qualify for reduced insurance premiums.

If you have any questions about your policy and how to reduce your annual premium, call us. We are always glad to help.



# New Fitness Guidelines for Kids, Adults

THE U.S. Department of Health and Human Services has issued new fitness guidelines that recommend adults get two and a half hours of moderate exercise every week, at a minimum.

The slogan of the new guidelines is “move more, sit less,” in an attempt to address the two main reasons many of us don’t get enough exercise. This new guidance is the first update to the guidelines since 2008, when they were first released.

## Here are the report’s main suggestions:

### Adults

- At least two and a half hours of “moderate-intensity aerobic” exercise a week.
- Exercise should be done in intervals that are at least 10 minutes. It doesn’t matter when or how long you exercise every week, just as long as the total reaches the recommended minimum. Exercising less than 10 minutes does not render the same benefits.
- On top of this 150 minutes of aerobic exercise, adults need to do strengthening activities, like push-ups, sit-ups and weightlifting, twice a week.

### Children

- At least 60 minutes of moderate and vigorous aerobic physical activity per day.
- At least three times a week, kids should engage in vigorous-intensity physical activity, like running, jumping rope, swimming or playing soccer.
- Muscle-strengthening activities (such as weightlifting) and bone-strengthening activities (like running) three times a week.

## Getting started on a routine

If you aren’t getting enough exercise currently, you can use the holidays or the start of the year to get started.

Here are some tips from the Mayo Clinic:

Proceed with caution – If you’re just beginning to exercise, start cautiously and slowly, particularly if you are overweight and out of shape. If you have a medical condition, talk to your doctor first.

Start slowly – Many people make the mistake of going all out when they start exercising. They unrealistically expect immediate results, but instead they are left in pain from pushing too hard too early. That can set



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them back or they may just give up at that point.

Make it a routine – Schedule time to exercise as you would any other appointment. You can even multitask while exercising, like watching your favorite show while on the exercise bike, or reading while on the stair-stepper.

If you want to start with moderate exercise, take walks during your lunch break and log the miles and steps with a fitness tracker.

Mix it up – Try different activities and consider taking up a new exercise, like cycling or tennis. If you have access to nature, consider going on long nature hikes on the weekends in the fresh air.

Mixing it up can keep things interesting – and keep you from getting bored.

Alternating activities can also help you develop different muscles and emphasize different parts of your body.

Allow time for recovery – If you are working out one part of your body one day, you should not focus on it again the next day. And if you have put in serious time exercising one day for many hours, you should consider taking a day off the next day to let your body recover.

Get it in writing – Write down your plans and make a schedule. It will help you stay on track with your fitness routine.

