



# Sanseer Sentinel

**WHERE MIDDLESEX COUNTY SHOPS FOR THEIR INSURANCE**

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### **Chairmans Note:**

*On behalf of the staff and myself, we hope you read and enjoy this newsletter. We are delighted to be your local, independently owned hometown agent. I personally guarantee the best premiums, outstanding coverages and customer service that you expect and deserve. Call me anytime at 860-346-6687. Many thanks for your loyalty over the years.*

*- Harry*

### **IS YOUR VEHICLE A TARGET FOR THIEVES?**



As a service to our customers, we again publish the 12 most frequently stolen vehicles in 1999. The good news is that overall vehicle thefts dropped in 1999. But behind the good news is an alarming trend involving pick-up trucks. While thefts dropped 14.5% from 1998, pickup truck thefts jumped 52%! Some things don't change . . .

the Toyota Camry and Honda Accord still dominate the list. Honda models made up 14 of the top 25 spots. And Camry takes the top four spots. The increased popularity of pick-up trucks with consumers has begun to create a demand for replacement parts needed in repairs. This in turn fuels many of the theft rings. We are advising all of our customers to be certain that theft coverage is adequate on their personal vehicle policies.

Those owning target vehicles may wish to lower their deductibles, install alarms and follow safety precautions when parking at malls and airport locations.

Here's the top 12:

- |                               |                                     |
|-------------------------------|-------------------------------------|
| 1. 1989 Toyota Camry          | 7. 1995 Honda Accord EX             |
| 2. 1990 Toyota Camry          | 8. 1996 Honda Accord LX             |
| 3. 1991 Toyota Camry          | 9. 1990 Honda Accord EX             |
| 4. 1988 Toyota Camry          | 10. 1994 Honda Accord LX            |
| 5. 1997 Ford F-150 4x2 pickup | 11. 1994 Chevrolet C1500 4x2 pickup |
| 6. 1994 Honda Accord EX       | 12. 1992 Honda Accord LX            |

*Source: CCC Information Services*

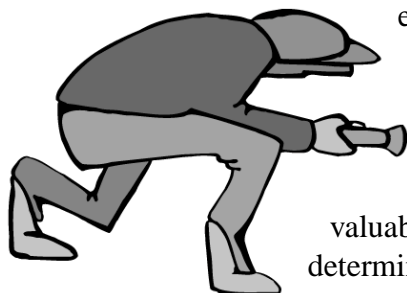
When in doubt about your policy coverages, contact your customer service representative at our office. We provide local, personal service . . . a lost art in today's fast paced world.

*Serving Middlesex County Since 1922*



# TAKING INVENTORY

This article will provide some valuable tips for our personal lines customers. While we hope you never have a fire or theft loss, many experts recommend that homeowners have a videotape to provide proof of what they own. The videotape should cover the exterior and interior of your home,



emphasizing unique or valuable items.

After a loss, a videotape can be valuable evidence in determining the value of your personal belongings.

The age and condition of your personal effects can be observed. If you do not have access to a video camera, borrow one from a friend or relative.

## How to Start

A two person team works best. Have your partner open closet doors, drawers, etc. Make sure all the lights are on so the video will be clear. Your partner can also narrate as you videotape each room. Go

from room to room, including the garage, attic and patio. Use a “crisscross” approach in each room, making use of both the wide angle and the zoom lens.

## Be Organized

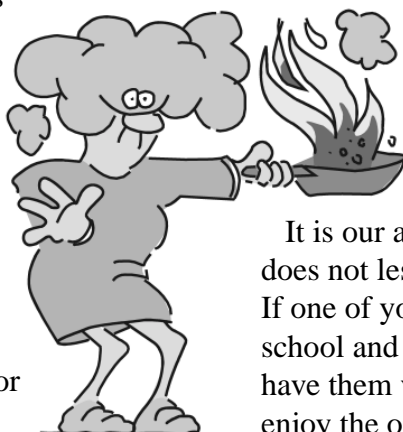
After completing the video, review it on your home TV. During the review, create a written inventory form. Note the date of purchase and cost of each item. Secure a copy of receipts or proof of purchase on expensive items when possible. When finished, store the video and inventory form away from your home. We recommend that it be kept in your safe deposit box at the bank with your other valuables. Send your Customer Service Representative in our offices a copy of the written inventory. We will keep it on file in the event of a loss.

Many of our customers completing this exercise find it valuable. Often, they realize that their insurance limits are inadequate. In particular, as it pertains to jewelry, data processing equipment, fine china, crystal and collectibles.

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# ATTENTION RENTERS!

A surprisingly high percentage of renters have no insurance to protect their belongings in case of a fire or other disasters. Many renters erroneously believe that their landlord has insurance that will cover all of their belongings in the event of a loss. If the landlord has fire insurance, it covers only the building — not contents belonging to renters. Also, should you be negligent, the landlord’s insurance company will come knocking on your door for reimbursement.



variety of perils: fire, windstorm, vandalism, etc. Personal liability coverage is also included in a renters insurance policy. This coverage is designed to protect you and your family for claims arising out of bodily injury or property damage to others because of your negligence both in the maintenance of your premises and in your personal activities.

It is our advice that renting rather than owning does not lessen your need for insurance protection. If one of your children has recently graduated from school and is renting their first apartment or home, have them visit us. Our professional staff would enjoy the opportunity to sit down with them and review all of their insurance needs. For your information, a renter’s policy with basic limits will cost around \$150 annually, a small premium for much piece of mind.

If you rent an apartment or home, you can protect your personal property with renters or tenants insurance. Coverage is provided against a wide

# IS YOUR COMPUTER EQUIPMENT ADEQUATELY INSURED?

When insuring your home or apartment, be sure to let us know about your home automation equipment. This equipment is a major investment for many families, and warrants adequate coverage. Coverage for automation equipment can vary from insurance company to insurance company, so it is important that you consult with us.....your local independent agent for guidance.

Under a typical homeowners or renter's policy, your personal computer is covered against all of the perils listed in your policy. So, if your computer is stolen or destroyed in a fire, you would be covered subject to your policy deductible. All homeowners policies have restrictions for business property both at your residence and on the road. To make the coverage of personal automation equipment easier, many of our carriers will schedule your computer



equipment. This is similar to insuring jewelry, fine arts or guns with the advantages being all risk coverage, i.e. you're covered if your 3-year old puts a chocolate bar in your CD drive, your dog thinks your tower is a tree or you have a power surge, and there is no deductible. The only downside is the extra premium which varies by company. If this equipment is used both for home and business, please discuss with your employer who is responsible for the equipment before you have a claim.

So don't try to cover these important personal possessions with one of those 800 number firms. Visit or call our office, your local independent insurance agency. One of our professional sales or service staff will give you the personal attention you deserve.

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## DO EMPTY NESTERS NEED LIFE INSURANCE?

Many parents, with the children grown and no longer home, believe that they no longer need life insurance. In some cases, this may be true. But such an important decision should only be made after a thorough review of your unique lifestyle circumstances. We offer a complete life insurance review in your home at your convenience.

Should you make that analysis yourself, here are a few reasons why you should maintain life insurance:

### Estate Settlement Costs

Your survivors will need funds to pay for the costs associated with death. These include the funeral, legal and accounting fees, etc.

### Estate Taxes

Larger estates will fall prey to potential estate taxes, which start at 37% for estates with assets over \$600,000.

### Mortgage Insurance

Low cost mortgage insurance to pay off mortgage balance in the event of death.

### Life Style Support

Many marriages have both spouses earning income. The loss of a spouse will also decrease income. A home purchase or obligations to help a child through college will still continue. . . but with less income.

### Supplement a Pension

The early death of a working spouse may also adversely impact their expected pension benefits.

As you can see, there is a strong need throughout your life to maintain adequate life insurance. Assessing those needs often requires the assistance of a qualified professional. Our agency, through its sales staff and joint venture partners, offers a wide array of life insurance products and professional life insurance counseling. Give us a call today. We are a full service independent insurance agency able to meet *all* of your insurance needs.

# Renting a Car?



Ever wonder why the rental car companies push you to purchase the insurance they offer for their rental cars? Think about it, at a cost of \$5 to \$10 per day or more this works out to be \$1,825- \$3,650 or more when you annualize the premiums. Now compare this to what you pay on your own policy and I think you have the answer. Multiply this difference by a fleet of vehicles and you can imagine how much extra money this brings in to rental companies and for coverage you probably have automatically.

What does your policy cover? Most, if not all personal automobile carriers will provide the same or broadest coverage that you have on the vehicles covered under your own policy to the vehicle you rent. For example, if you have liability coverage with \$300,000 limits and have comprehensive coverage with a \$100 deductible and

collision coverage with a \$250 deductible, the same coverages and deductibles apply to your rental vehicle. From a territorial standpoint, your personal automobile policy automatically covers you anywhere in the U.S., it's territories and possessions, Puerto Rico and Canada. If your travelling to other places you must purchase coverage that is offered, if needed.

If you are concerned about the deductibles or should you have no physical damage on your own vehicles purchase the coverage offered. Otherwise, when the sales agent applies the pressure, kindly advise them you already have coverage, thank you for asking! Of course, please call with any specific questions you may have before you leave on your trip. Happy traveling!

The information, suggestions and techniques contained in this newsletter are offered as informational items only, and this agency makes no warranty of any kind, expressed or implied, as to the accuracy of the information or its fitness for a particular purpose.

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