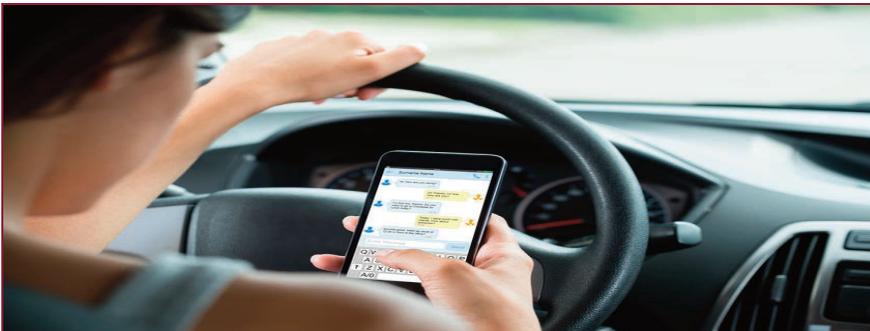


Dempsey Dispatch

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Rules of the road designed to curb distracted driving



It's a good time to take stock of one of the most serious causes of distracted driving incidents, cellphone use.

The Massachusetts cell-phone use while driving laws were updated in 2017 to be even stronger. This was in response to accident rates and the high frequency of illegal uses. Between 2010 and 2016, Massachusetts police had issued more than 10,000 tickets for illegal cell phone use. And, in January 2019, Governor Baker called for another review to see if further changes were required to promote public safety.

What's prohibited

Drivers are barred from using their hands to make calls or send text messages. The 2017 law specifically bans the use of social media, email, and video calling systems while driving. The use of the smartphone's camera is also prohibited. There is an emergency exception for 911 calls for help.

What's allowed

The use of a hands-free device or Bluetooth is permitted to make calls or use the GPS function for directions. The phone should be mounted in some type of holder, within easy reach to tap or swipe the screen to activate. At that point, the driver should only be using voice commands to operate the device. The real danger is in HANDLING the phone which causes a driver to take his or her eyes off the road for several seconds, often at 60+ miles per hour!

Texting while driving is super-hazardous, of course. It involves all three types of distractions – manual, visual, and cognitive (mind-wandering). According to the AAA Foundation for Traffic Safety, 84% of drivers recognize the danger and find it unacceptable to text or email on the road. However, 36% of these same drivers admitted to have read or sent them while driving!

April is Distracted Driving Awareness Month

According to a study by Zendrive, 60% of all drivers use their cell phones while on the road. The study found that distracted drivers used their phones an average of 3 minutes and 40 seconds per hour.

How dangerous is distracted driving?

Each year, more than 3,000 Americans are killed in crashes that involve a distracted driver. Roughly 400,000 drivers, passengers, and pedestrians are injured. To put that into perspective, that number is more than the population of Cleveland, Ohio.

Teenage drivers most apt to text.

The results are alarming. The fatal crash rate for teens is 3 times greater than for drivers age 20 and over. Important note: Teens whose parents drive distracted are 2 to 4 times as likely to mimic this risky behavior. No surprise here.

The most prevalent distraction of all?

It is NOT cell phone use. It's plain, old "daydreaming" behind the wheel – being inattentive because we're lost in thought! Drowsiness is also associated with this distraction.

Test Your Insurance I.Q.

Q. Brian, is it true that if I were to sell or transfer my home, I would need to get a Certificate of Compliance showing that my smoke and carbon monoxide alarms comply with state regulations?

A. YES! You would need to get this certificate from your local fire department. The requirements are quite stringent. If you are thinking about selling, now would be a good idea to check them out.

We invite you to submit questions for this regular column. Email or call us.



BULLETINBOARD

By Brian S. Dempsey



• **This spring, with heavy snowmelt and higher water tables** than we normally have, basements that have never flooded before are suddenly vulnerable to ground water flooding. The only insurance: Water Back Up Sump Pump Over Flow coverage. If you have a sump pump and it fails, this insurance will cover damages to your built-ins and contents. Call us for more information.

• **A reminder to parents of college students.** Please let us know if you want them added as a driver to your auto policy if they are at home during the summer.

• **Suggestion involving car rentals.** If you are planning your summer vacation now and you know it will involve car rentals, please contact us to discuss your

total insurance coverage situation. Your auto insurance won't cover all risks.

• **Live in an area with an aging infrastructure?** If you don't have insurance for sewer line breaks or backups, you may want to consider a low-cost addition to your standard homeowner's policy. Please call us for information.

• **Employees use their own cars for your business?** You may be vulnerable if they have an accident or incident on the job. Let's review your business policy and ways to provide proper protection.

If you own your solar panels, you need to properly insure them

Your homeowner's policy will cover them under the covered perils and deductibles stated in your policy. Exactly how they are covered depends on your insurance company and where your panels are installed on your property. Many companies insist that they be affixed to the roof and some other part of your house. If you have free-standing panels, they too can be covered under your homeowner's policy. But any damage payments may be made on the depreciated value of the damaged solar equipment, not on its replacement cost. Some companies may require a special rider to cover the free-standing units.



If you are considering a solar installation, please contact us for more about the insur-



FACTS OF LIFE

Creating a charitable contribution

Life insurance policies can be created with your favorite charity as a named beneficiary. This can help ensure your philanthropic goals are met after you die, and that benefits are provided to your charity of choice — even if you don't have a very large nest egg or estate.



Vacant houses require special insurance

If your house is going to be vacant for an extended period of time – 30, 60, 90 days – let us know immediately. There may be special coverage for perils such as pilferage, weather damage, vandalism. There are situations that often are not considered. For example, hospitalization for an extended period. Or, a job relocation that results in the home being left vacant until sold. Or extensive renovations that leave the house unoccupied until completed. For more information, please contact us.

Summer safety reminders



- **Cook up those steaks and burgers** on a grill that is at least 10 feet away from your house.
- **Evening fires and toasted marshmallows are great fun**, but make sure your fire is completely out before you turn in for the night. Avoid windy nights, of course.
- **Clogged gutters are a common cause of pesky and expensive damages.** Leaks can work their way into walls and ceilings. In addition to the damage caused by the leaks, moisture inside the home can promote mold growth. Now is a good time to do a gutter cleanout.

Did You Know???

Cracked windshields are eyesores!

Yes, they are annoying and distracting. But they are also safety hazards. Cracks and chips in your line of sight can obstruct your view and lead to an accident. Most states, including Massachusetts, require replacing a windshield with any damage at eye level. It's a good idea to fix a small crack in a corner ASAP as well, as it is likely to spread rapidly.



Call or e-mail us anytime you have a question about your insurance or related insurance issues. That's what we're here for!

Thank you for referring us to a friend

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