

Sending Your Kids Off to College...Be Prepared

If you are sending your child off to college, you probably realize that your life is changing. You might not realize that your insurance needs change as well. Here's what you need to know about college students and insurance.

Take a peek inside a typical college student's dormitory room and you'll probably find a laptop, a smart phone, a television, a bike, clothing, jewelry and furniture. For students who live in a dorm, most personal possessions are covered under their parents' homeowners or renter's insurance policies. However, home insurance policies limit the amount of insurance for off premises belongings to 10 percent of the total amount of coverage for personal possessions. This means that if the parents have \$150,000 worth of insurance for their belongings, only \$15,000 would be applicable to your student's possessions in the dorm.

Expensive computer and electronic equipment and items such as jewelry may also be subject to coverage limits under the homeowner's policy. If the limits are too low, parents may consider buying a special personal property floater or an endorsement for these items.

Students who live off campus are likely not covered by their parents homeowners' policy and may need to purchase their own renters insurance policy.

Parents who have questions whether your policy extends coverage to your student while living away at college should consult with one of our licensed account managers.

The Insurance Information Institute (I.I.I) has the following recommendations for students away at school:

- Leave valuables at home if possible.
- Create a "dorm" inventory.
- Engrave electronics.

The I.I.I. offers the following advice to guard against theft of your personal belongings on campus:

- Always lock your dorm room door and keep your keys with you at all times, even if you leave briefly.
- Do not leave belongings unattended on campus.
- Buy a laptop security cable and use it. A combination lock that needs decoding may be just enough to dissuade a thief.

In the event a student is planning to have a car on campus, choose a safe, reliable vehicle and do some research to find the best auto insurance rate. Your first stop should be your own insurance company as it may offer a multi-policy discount. If you decide to keep the student's car at home, be sure to contact us as many of our insurers give discounts for students who are living at a school that is at least 100 miles from home.



The Value of Life Insurance

There is nothing more important than your family's security. Life insurance is the most important aspect of any financial plan. It is the guarantee that your financial plans and obligations will be completed in the event of a premature death.

Why Now?

Having adequate life insurance coverage should be an essential part of your overall financial plan. And the sooner you buy, the better. That's because the younger and healthier you are when you purchase coverage, the less you'll pay in premiums.

How Much is Enough?

If you're working, your employer may provide you with a life insurance policy as part of your benefits. But depending on your personal situation, that policy may not be adequate for your unique situation. Also, considering today's employment marketplace, many people change employers and employers frequently change benefits. This leaves you little control over your employer sponsored life insurance. Having your own life insurance is always best.

Is your Policy Keeping Pace With Your Life?

It's important to review your life insurance needs regularly to ensure your policy keeps pace with changes in your life. For example, events like marriage, divorce, birth/adoption of a child, reduction or increase in your income, children entering college, and large purchases like a new home can all impact the level of coverage you may need. Depending on what changes have occurred, you may need to reassess your coverage needs.

At Northeast Insurance, our private clients financial advisors have access to most life insurance companies and can provide you with the most affordable comprehensive life insurance program available. If you are interested in more information or comprehensive Life Insurance Needs Analysis, retirement planning or a review of current CD and annuities rates please contact an advisor at PrivateClients@neinsure.com or **800-443-7007**.

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Northeast Insurance Around Town

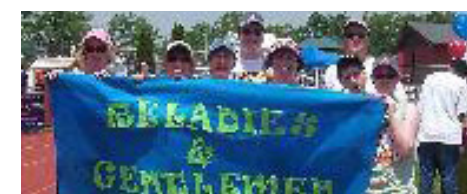
The excellent service at Metro West/Northeast Insurance is not limited to the work day. Many of the employees at our agency are involved in community service activities throughout the year. This year, Allyson Jasmin, an account manager in the Auburn office, led a group of employees and friends in organizing Bowling for Haiti. Over 140 bowlers participated in this event sponsored by Northeast Insurance. The evening was a huge success, raising \$7500 for the American Red Cross International Relief Fund.

For the third year in a row, Northeast Insurance has been the largest corporate sponsor of the American Cancer Society Relay for Life of Natick/Framingham. This year, the agency hosted the Survivor Reception, a luncheon to celebrate Cancer Survivors and their Caregivers. The Relay for Life, co-chaired by employee, Adrienne Frazee raised over \$200,000 for the American Cancer Society. Adrienne was joined by employees, Christine Frazee, Gregory Kinchla, Justine Maguire, Regina Pasquantonio, and Janet Quilty on a team which raised over \$6000 towards the event.

Jennifer Bohn, an account manager in the Auburn office, is no stranger to community service. Each year she uses a week of vacation time to go on a mission trip. Previous trips have been to churches, schools, hospitals, clinics and orphanages, including a trip to New Orleans to assist in the clean up efforts after Hurricane Katrina. This past year, she raised funds for a trip to Haiti to help those impacted by the earthquake. The team visited Redeemers Child, an orphanage, where they worked with Haitian youth.

We were also a proud sponsor of the inaugural Rolling Thunder Motorcycle ride to benefit wounded warriors. Organized by a local group of veterans, the ride began at Paramount Harley Davidson and concluded at the US Army Natick Soldier Systems Center. The ride raised over \$3,000 to benefit the Wounded Warrior Project. We look forward to participating again next year.

In addition to all of the individual contributions from the employees, Northeast is a continuous sponsor of community groups such as the Boy Scouts and Girl Scouts of America, the local Fire and Police organizations, and youth sports leagues. During the holidays, they also contribute to the Wounded Warrior Project and Toys for Tots.



Proud Supporter of
WOUNDED WARRIOR PROJECT

Our Team Keeps Growing...



Ilana Rivin, Student Intern, Needham; Ilana joined Northeast/Metro West this year as student intern providing support to the commercial lines account managers. She is currently a junior at Needham High School. Ilana is very passionate about animals and currently runs her own pet sitting business. Ilana plans on pursuing a college degree in entrepreneurship.



Stephanie Lewis-Scovel was hired in September as a customer service representative in our Auburn office. She has 10 years of insurance experience and came to us from Shea & Poor, which is part of the Assuralliance Group. She is recently married and lives in Connecticut with her husband Mike and her puggle Max.

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Have you seen our Northeast facebook Fan Page Yet?



Are you Social? Our Facebook Fan Page is packed with timely information gathered from a variety of trusted local and national sources including the MA RMV, Red Cross, our insurers and regional news outlets!

By "Liking" our page you will learn about.... the latest news that impacts MA personal property and business-related insurance coverage – information to help you protect your home, condo, auto, boat, RV, wedding, jewelry, and business.

Learn about community events Northeast Insurance is involved in, or aware of, near where you work and live; get severe weather related advice; receive tips on home, office and auto care; stay up-to-date on latest in storm, fire and burglary prevention and disaster preparedness; Massachusetts RMV and auto recall updates; or find answers to FAQs such as: "How do I know if I am covered when I rent a car or truck?" or "How do I insure my child's property now that he's off to college?"; even be the first to learn about career opportunities at Northeast Insurance and much, much more!

Our goal is to provide you with the peace of mind you deserve because we value you as a cherished neighbor. So, get social with us! "Like" our page and stay up to date and share with us! We value your input.

Check us out by simply clicking "Like" at www.facebook.com/neinsure.

Holiday Schedule

Friday	December 31, 2010	New Years Eve
Monday	February 21, 2011	Presidents Day
Monday	May 30, 2011	Memorial Day
Monday	July 4, 2011	Independence Day
Monday	September 5, 2011	Labor Day
Monday	October 10, 2011	Columbus Day
Thursday	November 24, 2011	Thanksgiving Day
Friday	November 25, 2011	Day After Thanksgiving
Monday	December 26, 2011	Day After Christmas Day

If you have a claim emergency after hours:

Cambridge/Merrimack Mutual	800-225-0770
Commerce Insurance	800-221-1605
Fireman's Fund	888-347-3428
Fitchburg/Norfolk and Dedham	800-688-1825
Hanover Insurance	800-628-0250
Hingham Mutual	800-341-8200
Holyoke/Middlesex Mutual	800-344-3454
Mass Fair Plan	800-392-6108
Peerless Insurance	800-522-7152
Preferred Mutual	800-333-7642
Quincy Mutual	800-899-1116
Safety Insurance	800-951-2100
Travelers Insurance	800-252-4684
Union Mutual	800-671-8550
Vermont Mutual	800-451-5000
Zurich	800-987-3373

Five convenient locations;

40+ Dedicated Professionals;

20+ Top Rated Insurance Companies

We're on the web
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Metro West Insurance Agency	648 Highland Ave., Needham, MA 02494	781-444-6790
Northeast Insurance Agency, Inc.	567 Southbridge St., Auburn, MA 01501	508-832-0404
Northeast Insurance Agency, Inc.	922 Waltham St., Lexington, MA 02421	781-863-2054
Northeast Insurance Agency, Inc.	182 Turnpike Rd., Westboro, MA 01581	508-898-2902
Northeast Insurance Agency, Inc.	194 Worcester Ct., Falmouth, MA 02540	508-548-1148

Is Your Home Ready for Winter?

As the fall temperatures turn colder, most area homeowners are thinking about winterizing their homes. Ice, snow and wind can have devastating consequences on your home. The time to winterize is when the leaves begin to turn and not when the snow begins to fall but it is never too late to prepare for harsh weather.

Here are some precautions Homeowners should consider:

Maintain gutters. Remove leaves, acorns, sticks and other debris from gutters so melting snow and ice can flow freely. This can prevent "ice damming" – a condition where water is unable to properly drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls. You may also consider installing gutter guards. Available in most hardware and home stores, gutter guards are screens that prevent debris from entering the gutter and direct the flow of water away from the house and into the ground.



Trim trees and remove dead branches. Ice, snow and wind can cause weak trees or branches to break, damaging your home, car or injuring someone walking on your property.

Check insulation. Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof. The water re-freezes causing more snow and ice to build up. This can result in a collapsed roof, and can contribute to ice damming. Ideally, the attic should be five to ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing.

Maintain pipes. Wrap pipes with heating tape and insulate unfinished rooms such as garages that frequently have exposed pipes. Also, check for cracks and leaks. Have minor pipe damage fixed immediately to prevent much costlier repairs in the future.

Keep the house warm. The temperature in your house should be at least 65 degrees. The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees will not keep the pipes from freezing.

Check heating systems. The proper use and maintenance of furnaces, fireplaces and wood-burning stoves can prevent fire and smoke damage. Have furnaces, boilers and chimneys serviced at least once a year. Make sure that smoke and fire alarms are working properly and consider installing a carbon dioxide detector.

Maintain steps and handrails. Broken stairs and banisters can become lethal when covered with snow and ice. Make repairs now to prevent someone from falling and seriously being injured.

Get to know your plumbing. Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent the pipes from bursting.

Hire a licensed contractor. Have a professional survey your home for any structural damage. If damage is discovered, have it repaired immediately so further damage will not occur during the winter. Also, find out about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump-pumps and other methods can prevent damage to your home and belongings.

Plan for being away. If you are not going to be in your home this winter for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting. Also, have someone check on your home on a regular basis. If there is a problem, it can be fixed quickly, thus lessening any damage. Activity at your home will also reduce the likelihood that it will be burglarized.

Standard homeowners policies cover winter-related disasters such as burst pipes, ice dams, wind damage caused by weight of ice or snow. Damage to homes caused by flooding is usually excluded from most standard homeowner policies. Flood insurance is available from the National Flood Insurance Program one of our Account Managers about flood insurance, as well as specific advice about winter-proofing your home.

Peace of Mind
is Our Policy...
Serving New England
since 1989.



Understanding the Value of Life Insurance

What would happen to your family's financial health if your income were gone? Could they maintain their standard of living? Pay for college tuition? Household bills? What about monthly mortgage or rent?