

## Short Takes - Vol. 1

Useful news and tips you can use to save money, stay safe, and more.

- Stolen Cell Phone charges are NOT covered by your homeowners or renters policies. The policies cover "direct physical loss of property" which means your phone itself is covered. If your phone is stolen, report the loss immediately to your phone carrier. You will be held liable for all charges made BEFORE you reported the loss.

- Protect yourself against uninsured and underinsured drivers. Recent reports reveal that a majority of Massachusetts drivers do not carry high enough limits for Bodily Injury coverages. Therefore, you need "Underinsured and Uninsured" coverage to protect yourself. To be safe, call us for a quick checkup over the phone.

- Have an Anti-Lock Braking System (ABS) on your car? Safety officials advise drivers to apply full pressure to your brake and keep it to the floor if you are trying to control your car in slippery road conditions. If you do not have an ABS, pump your brakes slowly to avoid or control skidding.

- Energy Savers. Massachusetts reimburses homeowners for various energy-saving devices. For a complete list, see [www.dsireusa.org](http://www.dsireusa.org) and click on the MASS. icon on the USA map. Incidentally, did you know compact fluorescent light bulbs use almost 75% less electricity than incandescent light bulbs?

- Advanced driver skills programs can save adults and teens money on auto insurance. If you would like more information, call us or check out the website of the In Control driving program.

Thank you for referring a friend! Over 60% of our new clients come from referrals by loyal clients like you. When you refer friends or relatives, ask them to mention your name. We'd like to thank you personally!