

Central Carolina Insurance Agency, Inc.

Winter 2009-2010

Is Your Home Insured to Value?

Remodeling your home is an exciting and challenging project. However, did you know that when you finish your basement, renovate your bathroom, or add a deck, you also need to "remodel" your insurance policy?

While you may not realize it, many factors affect the value of your home. Renovations or improvements you have made to the property can increase the value significantly. Finishing a basement can increase the Replacement Cost on average over \$10,000.

Adding or renovating a bathroom can increase the Replacement Cost over \$9,000 and adding a deck and french doors can increase the value over \$14,000.

The fact is, many policyholders aren't even aware they need to notify their insurer regarding home improvements. Regularly updating the Replacement Cost of your home with your insurer is the best way to make sure your homeowner's policy will adequately protect you in the event of a loss. To protect you and your home, insurance

companies recommend that your dwelling be insured for 100 percent of Replacement Cost so you will have enough insurance to rebuild your home if you have a total loss.

As a homeowner, you've invested your time, money and energy into making your house a home. Make sure your investment is adequately protected. If you haven't reviewed the value of your home lately, or if you have made some improvements to your home, contact us and request a Replacement Cost estimate. Remember a selling price or tax value DOES NOT equal replacement cost.



Contact your Account Manager to discuss changes to your homeowners!

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Protect Yourself from the Effects of Identity Theft

Forget purses and cars. Thieves are after your identity. Identity theft is America's fastest growing crime. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. Victims pay \$8,000 each, on average, to have their identities recovered. The time and emotional toll identity theft take are the greatest losses. It's

frustrating, confusing and, at times, even frightening.

With an Identity Recovery Endorsement you'll get identity theft coverage for identity recovery expenses and identity recovery services for personal help restoring your credit and identity records. Give yourself peace of mind with the Identity Recovery Endorsement .

What you don't have:

- **Flood & Earthquake**

These are not automatically included in your policy. Call us for a quote.

- **Jewelry**

Theft and loss or disappearance is not automatically covered. Send us a current appraisal and we will schedule your jewelry to include theft & mysterious disappearance.



We've Got you Covered with a Personal Umbrella Policy

We know you've worked hard to provide the best for you and your family. Unfortunately, we live in a society where lawsuits are filed far too often and anyone, even you, can be a target. Courts are awarding settlements in the millions and you could be at risk of losing everything you've worked for over the years – your home, cars, and *even your future income!* Protect your hard earned assets with a Personal Umbrella Policy.

Think you're not at risk? Ask yourself:

- Do I own and operate a vehicle?
- Do I have visitors to my home?
- Do I own a pet?
- Do I have a swimming pool?
- Do I operate a business out of my home?



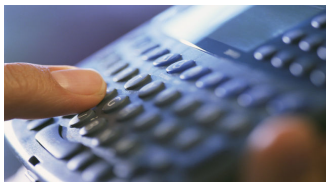
If you answered yes to any of these questions, then you should consider purchasing a Personal Umbrella Policy. It offers you an unbeatable layer of protection—up to \$5 million in coverage—over the coverage limits you already have from your automobile, homeowners, boat, or other personal insurance policies. It also provides coverages not usually included in your basic policies such as libel, slander, false arrest, false imprisonment, wrongful eviction, violation of privacy rights, and wrongful detention. An added feature of the personal Umbrella is the policy will also pay your defense costs - even on losses where you're found not legally liable. This additional coverage could save you thousands of dollars in legal defense fees.

Contact us today to find out more about the Personal Umbrella Policy.

We're on the web!
www.centralcarolina.com



Coverages described in this letter are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage language, conditions and exclusions, please refer to the policy or contact your Agent.



Teens and Text Messaging

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When it comes to teen driving, you make sure they fasten their seatbelts and obey the speed limit. Do you make sure they turn off their cell phones?

Text messaging is cited as one of the biggest distractions while driving for teens. In fact, studies show text messaging has become just as dangerous as drinking and driving for teens in regards to inhibiting their ability to concentrate on the road.

A study by the National

Highway Traffic Safety Administration and Virginia Tech Transportation Institute found that almost 80 percent of crashes and 65 percent of near-crashes can be attributed to some form of driver inattention within three seconds before the event. Add to this the fact that statistics from the American Automobile Association show 46 percent of teens text message while driving and you have a deadly combination.

So what can you do to protect your teen? Set a good example. Studies reveal that parents have the biggest influence on teens when it comes to driving habits. Parents often face the same set of distractions teens face while driving, including cell phone usage. Practice safe driving techniques and always pull over before using your cell phone while driving. By simply setting a good example for your teen, you may save their life.