

SOME FREES ADVICE

Frees Insurance, Inc. 120 Gay Street, Phoenixville, PA 19460
610-933-4950

Winterizing Your Vehicle: Don't Get Stuck in the Cold!

Some Frees Advice—Fall

Fall 2005



The staff here at Frees Insurance is always willing to help. When you call, any of us can talk to you regarding your account. We are:

Robb Nancy Lisa
Patty Dianne Kelly
Dave

As the winter months quickly approach, your car needs to be prepared to handle hazardous and treacherous road conditions. With these simple tips, your car will be running strong, no matter what the conditions and time of year.

- ◆ **Fuel**— A bottle of fuel de-icer in your gas tank will help keep your gas line from freezing. Keep the gas tank full to prevent moisture from building up and freezing.
- ◆ **Windshield Wipers**— Always carry an ice-scraper in your vehicle. Replace old wiper blades and stock up on windshield washer fluid. It's amazing how much you'll use!
- ◆ **Heater/Defroster**— Make sure your heater and defroster are in good condition to maintain good driver visibility and passenger comfort.
- ◆ **Lights**— Inspect all lights and light bulbs and replace any that are burned out. Keep your headlights clean of road grime.
- ◆ **Tires**— Worn tires are practically useless in winter weather. Check your tires for uneven wearing, and remaining tread life. Check the sidewalls for nicks and cuts and always carry a spare.
- ◆ Create a winter emergency kit for your vehicle. Include gloves, boots, blankets, flares, a small shovel, sand or kitty litter, a flashlight, a cell-phone and some snacks.
- ◆ **Engine Service**— Get any major engine problems (hard starts, rough idling, etc...) corrected at a reputable repair shop. Cold weather worsens existing problems. Replace any dirty filters.
- ◆ **First and foremost**, read your owner's manual and make sure you follow the recommended service schedule for your vehicle.

Best Bets to Avoid Mold at Home

When it comes to your home, moisture, water and the residual effects are the biggest worries.

Mold is one of the worst side effects of moisture in your home. Whether it originates as a leak, appliance failure or extreme weather conditions, it can be devastating to your home and belongings.

Typical Home Owner policies don't always cover mold and the damage it may cause. Potential mold-related damages

can include: investigation expenses, testing costs, containment and remediation expenses, loss of use claims, repair and replacement, loss of earnings, and the potential for emotional distress or mental anguish.

To avoid a wet threat in your home, here are some tips:

- Test and maintain all sump pumps regularly.
- Know where your main water shut-off valve is located.
- Clean gutters and inspect roof yearly to prevent water backup that could cause a leaky roof.
- Replace water heater every 7-10 years.

We would like an opportunity to make you aware of exclusions in your policy and offer appropriate coverage. Simply give us a call and let us review your coverages with you.

Identity Theft: Are You Protected?

The number of identity theft victims in the US will surpass 30 million this year. Here are some tips to protect yourself from becoming a victim.

I. Keep your financial information safe! Don't give out your checking and credit card numbers, or your social security number unless you know the person you're dealing with.

II. Report lost or stolen checks immediately.

III. Notify your bank of suspicious phone inquiries like those asking for account information to "verify a statement."

IV. Shred financial paperwork before throwing them away.

V. If your bills include questionable items or fail to

reach you altogether, investigate it immediately. These are both common signs of identity theft.

What to do if you become a victim

⇒ File a police report.

⇒ Contact your banker.

⇒ Notify credit bureau fraud unit. Request a free credit

report and place a fraud alert statement on your credit report.

⇒ Check post office for unauthorized change of address requests.

⇒ Report check theft to check verification companies.

⇒ Keep copies of all of your correspondence.

Hands-Free: Not Necessarily Safer

An insurance study conducted in mid-July by the Insurance Institute for Highway Safety had some very interesting findings.

It was found that drivers using their cell phones while driving are four times more likely than nonusers to get into an accident that could cause serious injury resulting in someone going to the hospital.

But what is more interesting about the study is that it suggests that using a hands-free device for a cell-phone while

operating a vehicle is not necessarily a safer option. "You'd think using a hands-free phone would be less distracting, so it wouldn't increase crash risk as much as using a handheld phone," said Anne McCartt, the institute's vice president for research and one of the authors of the study. "But we found that either phone type increased the risk."

The researchers examined 456 cell-phone owners or users who were in an accident that sent them to the emergency

room between April 2002 and July 2004.

With cell-phone use becoming more popular than ever before, lawmakers all over the country have been trying to create ways to reduce driver distraction.

Some states, such as New York, New Jersey and the District of Columbia, and cities like Chicago, IL, Santa Fe, NM and Brookline, MA have prohibited using a handheld cell-phone while driving, and beginning on October 1st, Connecticut will join in the effort.



"We make a living by what we get, we make a life by what we give."

Sir Winston Churchill
British politician
1874-1965

Frees Insurance in the News

For those of you that missed the July 28th article in The Phoenix, Frees Insurance made the news!

On Wednesday, July 27th Mother Nature paid a visit to Phoenixville in the form of whipping winds and torrential rains. A large portion of Phoenixville and the surrounding townships lost power as a result. Phoenix-

ville's beloved Petrucci's was one of the places put in the dark by the storm.

John and Mary Colarusso, the owners of Petrucci's, immediately alerted PECO. Since several customers were without power, PECO put Petrucci's on the priority list. Facing the prospect of losing all of their ice cream stock, the Colarusso's next call was to Frees Insurance.

When Robb got the call, he drove to see if he could help. What would a warm summer night in Phoenixville be without the option of refreshment at Petrucci's?

Robb showed up with his truck, his two sons Morgan and Tyler, and a generator to help maintain the precious inventory. With Robb's help and the help of Mr. Malcolm, the owner of Kaliedo-

scoop's in Paoli, Petrucci's loss was minimized.

Mr. Colarusso was quoted in the Phoenix as saying, "It's great to have people who are so willing to help. I called Robb Frees and he was here in about five minutes with his two boys and a generator. Talk about loss prevention!"

Frees Insurance is committed to superior customer service.