

# SOME FREES ADVICE

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Some Frees Advice—Winter

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

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## How to Combat the Winter Chill

As you know, heating costs are significantly higher this year. With that in mind, we would like to offer you a few tips for fighting the winter chill in your home.

We often think we should keep our thermostats set as low as we can tolerate, but that is not the best philosophy. We recommend that you keep your house heated to a minimum of 65 degrees. During long periods of severely cold weather you might want to raise this minimum.

There are two reasons for this. First, by keeping your house at a consistent temperature your heater doesn't have to work as

hard to recover. In addition, the space inside your walls where your pipes are is colder. You want to keep these pipes warm to keep them from freezing.

If you use a fireplace, wood burning stove or space heater, keep a close eye on them to ensure they are functioning properly. And remember to close the flue when not in use.

In winter, outside maintenance can be as important as inside maintenance.

Always keep all walkways and steps free from snow and ice. This will keep you and your visitors safe, as well as minimize the

amount of slush brought into your house.

Also, keep all gutters and downspouts free of debris. If rain and snow gets caught in your gutters it can cause leaks.

If your garage is attached to your house, keep the door closed as much as possible. This will minimize heat loss.

And our final safety tip is about shoveling. Shoveling snow is a winter necessity, but be safe about it. Always lift with your legs, not your back and take frequent breaks to reduce your likelihood of an injury.

## Full-Tort vs. Limited-Tort

Much of what we do in Auto & Home insurance is impacted by other industries. Full-tort vs. Limited-tort is one of these issues. Therefore, we asked our friends at Unruh, Turner, Burke & Frees Attorneys at Law to prepare this article regarding full and limited tort for our newsletter. Keep in mind, this is a legal perspective on this issue, not necessarily our opinion.

Selecting "full tort" coverage gives you the unlimited right to sue for non-economic damages such as pain and suffer-

ing caused by the carelessness of another driver. In contrast, "limited tort" coverage allows you to sue for these damages **only** if you suffer a "serious injury". Under the law, "serious injury" is defined as "a personal injury resulting in death, serious impairment of body function, or permanent serious disfigurement." Needless to say, many injuries that you would consider painful and disruptive would not qualify as a "serious" injury under the law. With limited tort coverage, you would not be allowed to

recover non-economic damages in these cases.

The message here is that you and your family are at risk if you don't have both full tort and uninsured/underinsured motorist coverages at the maximum permissible levels under your policy. Our experience is that many people decline these coverages because they believe that, by doing so, they will reduce the cost of their automobile insurance. In fact, the premiums for full tort are surprisingly low and the benefits can mean

the difference between full protection and financial catastrophe. Think of it as giving you and your family the same protection that you give everyone else on the road through your liability coverage. The premium you pay for this coverage is well worth the peace of mind that comes from knowing that you and your family are fully protected.

If you have any questions regarding this article give us a call at Frees Insurance 610-933-4950.



## Staying Awake Behind the Wheel

Did you ever think that driving tired could be just as dangerous as driving under the influence of alcohol? According to the National Highway Traffic Safety Administration, it very well may be. Every year, sleepy drivers cause about 100,000 auto accidents in the U.S.

Sometimes people falsely believe that they can keep themselves from falling asleep. This is not possible! If you are really tired, you can fall asleep without even knowing that you've dozed off.

Here are a few tips to keep yourself alert on the roads:

- Never drink alcohol or take medication that can make you drowsy before driving.
- If at all possible, don't drive long distances by yourself.
- Get sufficient sleep before hitting the road, and never start a trip when you usually would start sleeping.
- Watch your posture, sit up straight.
- Take frequent breaks to stretch your legs, about every two hours.

Even if you've followed these tips, it is possible to get tired behind the wheel. Here are a few warning signs that you may be getting ready to doze.

- If you can't remember the last few miles.
- If you have difficulty focusing or keeping your eyes open.
- If you have trouble keeping your head up.
- If you drift from lane to lane or hit a rumble strip.
- If you yawn repeatedly.
- If you miss traffic signs or exits.

If you experience any of these warnings signs you should get off the road immediately. Find a well lit rest area or truck stop, lock your doors and get a 15 or 20 minute nap. You'll wake up refreshed and ready to reach your destination.



*"No matter how rich you become, how famous or powerful, when you die the size of your funeral will still pretty much depend on the weather."*

**Michael Pritchard**

## Neither a Borrower nor a Lender Be!

William Shakespeare

Have you ever let a friend or relative borrow your car? Have you ever borrowed someone else's car? If you answered yes to either one of these questions, here's some food for thought. The insurance follows the vehicle, not the driver. So if your friend gets in a auto accident in your car, the responsibility for that accident will fall on your insurance policy. This could result in higher premiums or even the cancellation of your coverage by the carrier. So next time your considering lending or borrowing, please think twice.

## Valentine's Day is Approaching, Gems Anyone?



Just because Christmas has passed, it doesn't mean that gift giving is complete. Now

it's time to think about Valentine's Day! If you are getting your sweetheart something special this year you should consider giving them some extra protection to go with the gift.

You might not think of Valuable Items insurance as a Valentine's gift, but it is a great complement to the expensive gifts given for Christmas and Valentine's Day.

We would like to make you aware of the need to protect your expensive gifts and belongings.

We recommend the stand-alone Personal Articles Floater. This offers comprehensive coverage. If an item is lost or damaged, the Personal Articles Floater will reimburse you an agreed upon amount for jewelry, furs and fine arts. This policy is perfect for people who

wish to list items, like engagement rings, that have been carefully selected and whose values exceed the limits of a Homeowners policy.

We recommend that you take an inventory of valuable items you have around your house and give us a call. We'll help you obtain the coverage that is right for you to protect those beautiful investments that you've purchased.