

## A Message From the President:

It has been a year since we decided to publish our first semi-annual newsletter. We have received a lot of feedback and we are pleased that you have responded so kindly. I hope that each newsletter has given you information that is useful and you have gotten to know Miller Insurance a little better. I believe in that "personal" touch and I extend an invitation to call our office with any questions, concerns or suggestions you may have. We value your business and want you to feel comfortable talking to us about your insurance needs and about how we can fulfill your expectations as your insurance agency of choice. I often get phone calls and the caller starts out with "I have a stupid question". If it's something you don't know... it's

not a stupid question. Insurance can be confusing and we want to make it less confusing and help you have a better understanding about your own individual insurance. Your situation may be and probably is different than you neighbor, your friend or a family member. We welcome your questions and we in turn may ask you questions so that we have a better understanding of your situation.

We have incorporated our "contest" in this newsletter with a survey that will help us do a better job in providing you with an agency that you are happy to do business with. Please take a few minutes to complete the survey and return it to us and who knows you might be the



winner of the gift card.

Please have a happy and safe summer and thank you for your business!

Kim Shoff,  
President

## Do you know what to do? (Written by Will Southcombe, Director of Technical Svc/PuroClean)

Spring weather can include a wide range of weather activity including serious storms with severe winds and heavy rainfall resulting in serious structure damage and over-the-ground flooding or even flooding from streams and rivers. If you experience damage of any size, these tips may help get your home back in order more quickly.

- Call your agent as soon as possible
- Take photographs of the damage.

**Automobiles** can easily be damaged by floodwaters, tree limbs, or falling debris. If an auto is damaged, notify your insurance agent; cover broken windows if car appears salvageable, and list valuables in your car that have been lost or damaged.

**Buildings:** When checking your home or business for damages, watch out for fallen objects and power lines, standing water that may be electrically charged, and wild or stray animals that may

have been driven into the area. Check pipes inside and out (i.e. irrigation systems). If necessary locate and shut off water to damaged areas or to the entire structure. If sewage is backing up in the shower or under the toilet, it may mean your main sewer line is clogged or broken. Don't make the problem worse by using sinks or toilets.

**Roofing:** Check your roof for missing shingles. Even if only a few shingles are lost, do not risk life and limb by going onto your roof. A professional roofer, contractor or handyman has the skills, tools and equipment to do the job safely and properly. They can do a temporary 'fix' to stop rain coming in, until a permanent solution can be arranged.

**Electrical** Most damage to electrical systems comes from water. Appliances exposed to water should be disconnected from their power source and serviced by a professional before using.

Keep the power off- there is the possibility of electrocution if you turn the power on yourself. Avoid metal fences- they may carry a charge from fallen or dangling utility wires. If a limb or tree has fallen on a power line near your house, turn off the power and call the utility company. Do not attempt to cut or clean fallen trees that are around power lines.

**Scam-Alert** Unfortunately, storms and natural disasters bring out those who take advantage of the situation. Protect yourself from additional loss. Try to work with local known contractors; don't pay for work until it's finished and you are satisfied (if a reasonable down payment is required, get a written contract detailing all work to be performed); pay with a check or credit card. Be aware of a contractor who tries to pressure you. If an offer is only good "now or never" find someone else. Obtain detailed written estimates for all proposed work.

## Inside this issue:

|   |   |
|---|---|
| Message from our President:   | 1 |
| Do you know what to do? Need Flood Insurance?                       | 1 |
| Prepare your home for emergencies                                   | 2 |
| Health Insurance Q&A  | 2 |
| Who Pays for Damages When Your Tree Falls on a Neighbor's Property? | 3 |
| Trading or buying a new vehicle                                     | 3 |
| Contest winner  | 3 |
| Customer Survey   | 3 |
| Directions & Hours of operation                                     | 4 |
| Just for fun Insurance Trivia                                       | 4 |
| Trivia Answers  | 4 |

- **Referrals Wanted:**  
**Refer someone to our agency and receive a gift card!**



## Need flood insurance? (From Professional Insurance Agents)

Flood is the most common natural disaster in the U.S. causing more than 2 billion in property damage every year. As little as one inch of water in a home can cause thousands of dollars of damage. However, flood damage is not covered by homeowners insurance.

Flooding can happen anywhere, not just in designated high risk flood plain areas. In fact, one in four insured flood losses occur outside areas thought most likely to flood.

Many people don't think they need flood insurance because they believe federal disaster aid will come to their rescue. However, if declared a federal disaster, help usually comes in the form of a loan—which must be paid back, with interest.

That's why our agency offers flood insurance. As proceeds from an insurance contract, flood insurance claim payments do not have to be repaid. Protect your property from the financial consequences of flood with this special insurance policy.

Because homeowners have a greater chance of suffering flood damage during the course of a 30-year mortgage than fire damage, a flood insurance policy is something every property owner should consider.

Please call our agency and talk to one of our personal lines agents about a flood policy and gain the peace of mind you deserve after the storm.

## Prepare your home for emergencies:

Most of us, hopefully, will never experience a disaster such as hurricane, earthquake or tornado in our lifetimes. But severe thunderstorms that often come in springtime can bring power outages, and wind or water damage to property. Are you prepared?

\*Prune tree limbs to keep them from falling on your home.

\*Store candles, matches, flashlight, extra batteries and a portable radio in an accessible location.

\*Have on hand enough bottled water for each family member to have 1 gallon per day.

If your home is damaged in a storm, contact your insurance agent immediately. It's your responsibility to protect your house from further damage. Don't authorize repairs until told to do so by your agent or insurance company.

## Health Insurance Q & A (From IA&B, Insurance Agents & Brokers)

*A Health Saving Account (HSA) is an alternative to traditional health insurance that offers consumers a different way to pay for their health care. HSA's enable you to pay for current and future health expenses on a tax free basis, while an attached high-deductible insurance policy protects you against catastrophic expenses.*

**Can anyone open an HSA?** To be eligible, you must be under 65 yrs old, and covered by a qualified high-deductible health policy (QHDHP). You are ineligible if covered by another health insurance policy (except coverage such as cancer, dental, disability, long term care or vision insurance) that isn't a qualified high-deductible plan.

**Where can I open an HSA?** Accounts can be established with banks, credit unions, insurance companies and other approved companies. Your employer may also set up a plan for employees as well.

**What is a QHDHP?** To qualify, the policy must meet current IRS requirements. For 2010 the requirements are as follows:

\*the deductible must be at least \$1200 for individuals/\$2400 families. \*the annual out-of-pocket expenses cannot be greater than \$5950 for individual/\$11,900 for a family. These figures include the deductible and any co-insurance, but not premiums.

**How much can I contribute to an HSA?** Limits are updated annually by the IRS. For 2010 the con-

tribution limits are \$3050 single/\$6150 for families. If you are 55 or older, you can contribute an extra \$1000.

**What happens to unused funds at the end of the year?** Unused balance in an HSA automatically rolls over year after year. You won't lose your money if you don't spend it within the year.

**Can an HSA be used to pay for a family member's medical care?** Yes, you may withdraw funds to pay for qualified medical expenses of yourself, your spouse, a dependent without tax penalty.

That's one of HSA's benefits.

**Can I pay health insurance premiums with an HSA?** You can only use your HSA to pay health insurance premiums if you are collecting unemployment benefits or you have COBRA continuation coverage through a former employer.

**Can I use the money for non-medical expenses?** Yes, but you'll be hit with a 20% penalty plus income tax on the amount of your distribution. However, after age 65 the 20% penalty is waived on non-qualified distributions which enables your HSA to effec-

tively serve as a retirement supplement.

**I have an HSA but no longer have HDHP coverage. Can I still use the HSA?** Once funds are deposited into the HSA the account can be used to pay for qualified medical expenses tax-free, even if you no longer have HDHP coverage. The funds in your account roll over automatically each year and remain indefinitely until used. There is no time limit on using the funds.

**With an HSA can I still contribute to an IRA?** Absolutely, your HSA contributions won't affect your ability to contribute to an IRA in any way.

**What is a qualified medical expense?** Qualified medical expenses are defined in IRS publication 502, *Medical and Dental Expenses* (available at [www.irs.gov](http://www.irs.gov)).

**How do I receive the tax benefits?** If you have an HSA through your employer, you may be able to make pre-tax payroll contributions. Otherwise, your contributions will be deductible when you file your taxes, even if you don't itemize. Also, you are eligible to make full contribution regardless of income, unlike IRA's.



## Who Pays for Damages When Your Tree Falls on a Neighbor's Property? (From Insurance Agents & Brokers)

Trees are a wonderful addition to your home's landscape, but they can also cause real problems if a heavy wind topples one and it lands on your neighbor's property and damages their home. Who is legally responsible for paying to repair the damage?

If you answered, "I am," you would be wrong. Your neighbor would have to submit a claim to their homeowner's policy insurer to pay for any necessary repairs. Wind and lightning are generally covered perils in a standard HO3 homeowner's policy, or they are included in a homeowner's all-risk policy.

Since your carrier doesn't have to pay, your policy won't be impacted, which means your insurance premiums won't increase. However, you still may not be off the hook for liability, because

your neighbor might decide to sue you to cover their deductible.

The only instance in which you would be required to pay for the damage to your neighbor's property caused by your fallen tree is when the damage resulted from your negligence. You could be held liable if your tree was dying or already dead before it fell on your neighbor's property, and you did nothing to prevent property damage. In this case, your insurance carrier would have to cover the repairs. In addition, if your neighbor files a lawsuit against you alleging negligence, your insurer would be required to defend you and investigate the claim.

If you are found to be legally responsible for the damage to your neighbor's house, your carrier will pay up to your

policy limits. Your neighbor can also submit a liability claim against your homeowner's insurance policy.

Of course, the best way to avoid a situation like this is to prevent it from happening. If you have a tree on your property that looks unhealthy, consider having it checked by an arborist and, if necessary, removed before it falls. It may seem like a large expense, but it may actually save you money in the long run by helping you avoid increased insurance premiums. Equally as important, removing the possible risk of damage will help you maintain a good relationship with your neighbor. And as any homeowner knows, that is worth its weight in gold, especially if you plan to stay in your home for a while.

### Trading or buying a new vehicle? What should you do?

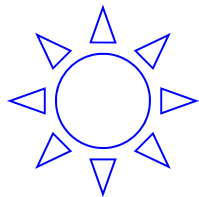
Even though a dealer tells you they will contact us about replacing a vehicle or a newly purchased vehicle, you need to contact us. If a dealer forgets there could be coverage issues.

### Congratulations!

William & Patti Kistler won the Fall 2010 Newsletter contest and won a gift card.

## Customer Survey

In an effort to better our service to you we would like your feedback. Please complete the following customer survey and return it to our office by June 10, 2011. **To thank you for your participation, all returned surveys will be entered into a drawing for a \$50 gift card.**



Please note, all information will be kept in the strictest confidence and will NOT be shared, sold or used for outside marketing purposes.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

How long have you been a client? \_\_\_\_\_

Have you ever had a claim? Yes No

If you have had a claim, how happy were you with the service received?

\_\_\_\_\_

\_\_\_\_\_

What is your overall satisfaction with the service that Miller Insurance provides?

\_\_\_\_\_

\_\_\_\_\_

Is there something that you would like us to do differently?

\_\_\_\_\_

Suggestions? \_\_\_\_\_

\_\_\_\_\_



**Directions to our office:** I-81 to exit 45 (College Street). Exit towards Walnut Bottom and go to second stop light at Nell's. Turn in opposite direction from Nells onto Brookwood Ave. Turn onto Brookwood Avenue and our building is the 4th building on the left. White fence on roof.  
 19 Brookwood Ave. Suite 102  
 Carlisle, PA 17015-9142

717-243-4400  
 Fax: 717-243-2462  
 E-mail: MIA@millerinsuranceassoc.com

Any suggestions, comments or questions please contact us at  
 MIA@millerinsuranceassoc.com

**We're on the web:**  
 WWW.millerinsuranceassoc.com  
 Stay tuned to our new and improved web-site!

**Hours:**  
**Monday-Friday**  
 8:30 a.m. to 5:00 p.m.  
**Evening/Weekends by Appointment**  
  
**Please note: MIA will be closed on Monday, July 4th 2011**

- 1-Changed
- 2-Property damage
- 3-You and your passengers
- 4-Homeowner's
- 5-Dwelling Fire
- 6-Policy Period
- 7-Comprehensive



**'JUST FOR FUN'**  
 (from: [www.funtrivia.com](http://www.funtrivia.com))

**Insurance Trivia:**

- 1. You just endorsed your insurance policy, what have you done? Cancelled, reinstated, faxed or changed
- 2. The declarations page of your auto policy states that your liability coverages are 100 300 100. What coverage does the last figure represent? Property Damage, comprehensive, Personal Injury, Collision.
- 3. The medical payments portion of your automobile policy (Coverage B) provides protection for who? You and your passengers, Pedestrians, People in another vehicle, Animals in the road.
- 4. A bunch of personal items are stolen from your vehicle. They are valued at \$4,800. Under what type of policy listed would this loss be covered? Business owner's Policy, Automobile, Homeowner's, Personal Umbrella

- 5. You own the dwelling, but you rent it to others. What type of policy do you need? Renters, Personal Umbrella, Dwelling Fire, Homeowner's
- 6. Your policy coverage begins and ends on a certain date. What is this referred to as? Policy Territory, Policy Limit, Policy Jacket, Policy Period.
- 7. Assuming you have coverage that protects your car in the event that it gets damaged, this scenario unfolds...You are driving home from work late one night and a deer jumps out in front of your car. You attempt to avoid it but hit the deer. The animal is ok but your car is not. You call your insurance company on your cell phone and your car gets towed away. What coverage will your claim be handled under? Comprehensive, Property Damage, Collision, Uninsured Motorist.
- (Answers appear at left)