

Spring is the season we need to think about the violent weather season that lies in front of us in only 2 short months. Hail season is rapidly approaching. This is the time of the year to review your limits to make sure they are adequate to cover 100% of your inventory. If you do not presently have hail coverage and wish to add coverage, we are seeing lower costs due to lack of hail in recent years. You might be surprised!! Most hail in this area is light and paintless dent repair allows cost effective repairs and is reflected in the rates.

Remember: your policy contains a Co-Insurance clause. This means that if you are underinsured with respect to your total inventory you will be penalized by the percentage you are underinsured. Example: Joe Dealer has \$100,000 physical damage limits, but, the day of the hail storm has \$200,000 on his lot. Therefore, he is underinsured by 50%. The insurance company would adjust the loss and arrive at a total, then deduct 50% and apply the per car deductible. This could cost Joe Dealer thousands of dollars in claim settlement. So it is important, especially at this time of the year, to review your limits and make sure they are adequate!!

Call our office if you have questions or concerns about your coverage or limits!!

In recent years there has been a marked rise in airbag fraud. Unscrupulous repair shops are installing black market airbags not intended for vehicles, and often these airbags fail if a collision occurs.

If you suspect that the airbag is not original in a car that you are purchasing take the following steps:

- All factory installed airbag trim matches the colors of the interior trim. Any color difference could mean the airbag has been replaced.
- If the vehicle has been in an accident ask for repair receipts and verify that a reputable shop completed the repairs.
- When you turn on the ignition a red SRS indicator should flash in the instrument panel indicating that the airbag system is activated. No SRS light could mean a problem.

We have seen an increase in auto theft in recent months with the deterioration of the economy. A few simple steps could eliminate you from becoming a victim:

- Keep your keys out of public access during business hours.
- Take your keys home or **lock them in a safe at night.**
- A locked metal box on the wall is not the answer. A crowbar and a few seconds and the keys are exposed for the thief.
- Don't leave your titles in the store at night.
- Don't allow unaccompanied test drives in older vehicles. It is easy to stop by a hardware store and have a key copy made to allow easy theft that evening.

Have a great and safe summer!!

Jim Taylor