



Who Pays for Damages When Your Tree Falls on a Neighbor's Property?

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 that 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.



Welcome to the Interstate Insurance Agency Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent insurance topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

Representing



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Your Trusted Neighborhood Agency!

John's Corner

Dear Clients and Friends,

INTERSTATE INSURANCE AGENCY is excited to present our very first newsletter! We hope you like it and we look forward to doing one every quarter. The purpose of the newsletter is to inform, educate, stay in touch and give away free stuff! In fact, right now, the first 10 people to email me will win a Starbucks Gift Card. Email johnrousey@msn.com and tell me who you are and the first 10 win. (I also reserve the right to increase that number to 15 if it all goes well!)

For those of you who are less familiar with us, let me re-introduce who we are and what we do. **INTERSTATE INSURANCE AGENCY** was founded over 35 years ago by Jerry Rousey (my Dad) and Bob Terry (my Uncle). Their primary objective was to place all of their clients into one company - **PEMCO Insurance** and specialize in Auto, Home, Boat, Umbrella, Renter's and Condo Policies. 35 years later that objective still holds true. We are not "everything to everybody" and we do not insure "anything and everything." We **SPECIALIZE** in personal lines insurance with a strong emphasis on Pemco products. We also write for Progressive Insurance Company (Auto, Motorcycle, Boat, RV, Personal Watercraft and other "Toys"), GeoVera Insurance Company (Earthquake), and Lincoln Benefit Life (Life Insurance). We are committed to customer satisfaction. "Service" has always been our most important policy!

Uncle Bob retired in 2002 and went to heaven shortly thereafter which leaves my Dad and I along with everybody's favorite - our receptionist, Kay Den. Kay's been greeting you with a smile for 11 years now and I want to personally thank her for making my days run smoothly and for putting up with all my crazy stories over the years (some of which are true!). I can't tell you how many times people have called and asked about her. She's like a celebrity in my office and sometimes people ask about her age - I really don't know. I **DO** know she served in WWII and she's part of "The Greatest Generation." Kay, "Thank you."

People always ask me, "What's it like working with your Dad?" Well, let me tell you a secret: It's been my pleasure working with Dad over the years and we are a true partnership. He's a gentleman and treats everyone with the utmost respect. On a personal note I can also say he's been a great father to me and my 2 sisters, a loving husband to my Mom and an adored Grandfather to my daughter Alexa, and niece Andrea. I'm proud to have him as my Dad and I'm thankful for the day I joined him at **INTERSTATE INSURANCE AGENCY**. If I had to do it all over again - I'd do it in a heartbeat!



Back to you - Over the years our best advertisers have been our best customers - you! Quite frankly this newsletter is only going out to a select group of our clients, our **BEST** clients - you! We appreciate your business and we "THANK YOU" for your loyalty. Now we are putting our thanks into the form of rewards and on the back page of this newsletter you will see our detailed rewards program. It's "**The 2008 INTERSTATE INSURANCE GREAT GIVEAWAY!**" We are looking to aggressively grow our business even during these tough economic times. In fact, we believe we can thrive through these times and help your bottom line buy offering you and your referrals tremendous value for your insurance dollar. We can help lower your insurance costs buy reviewing your existing coverage and, just as importantly, help you find the right protection by assessing your current needs. We are here to help!

We want your feedback. We encourage your emails, your phone calls and your referrals. We "**THANK YOU**" for your business!

- John Rousey

Insuring Your Student Away at College

Sending a child off to college is always an exciting and anxious time for parents. They worry about their child's safety, whether she has everything she needs, how she'll get along with her roommates, and whether she's ready for independent living. Between making sure that textbooks and supplies have been purchased, tuition bills paid and course registrations completed, it's natural that parents won't think about insurance considerations. However, accidents can happen at college just as easily as they can at home, so it's worth taking a few minutes to think about insurance coverage.

A homeowner's insurance policy may not cover a part-time student or one over a certain age. For example, policies often state that a person has coverage if she is a full-time student and was a resident of the policyholder's household before moving out to attend school. They also limit coverage to students who are either under the age of 24 and related to the policyholder or in the policyholder's care and under the age of 21. This could become an issue when the child is attending college at a later age, or at graduate school, law or medical school, where students are often in their mid-twenties. The parents should discuss this with an insurance agent and consider asking for a change to the policy that would eliminate these restrictions.

A typical policy covers the student's belongings while at college, but limits coverage to 10 percent of the amount of insurance covering the parents' personal property. For example, if the policy shows a limit of \$100,000 for coverage of personal property, it will cover the student's property up to a maximum of \$10,000. If this amount of insurance is too low, parents should consider higher limits.

Many colleges require students to own a laptop computer. A standard homeowner's policy will cover a lap-

A typical policy covers the student's belongings while at college, but limits coverage to 10 percent of the amount of insurance covering the parents' personal property.

top, but only for a small number of causes of loss. These include perils like fire, theft, lightning, explosion, and vehicle damage. The policy does not cover damage from someone dropping the computer, spilling a beverage on it, or damage to its circuitry from a power surge. However, many insurance companies offer special computer coverage that will pay for damage from these types of accidents. An agent can explain to the parents what the coverage includes and how much it will cost.

The homeowner's policy will also cover the student's liability for any injuries or damages she may cause to others while at school. For example, the policy would pay for repair or replacement of dormitory furniture that she may accidentally damage.

If the student brings a car to college and the parents' auto insurance policy lists it, the student will have coverage for its use. Of course, the student could also buy her own policy. If she does, she should buy liability coverage in an amount at least equal to what the parents have. Purchasing only the minimum limits required by state law could leave her owing a large amount out of pocket if she causes serious injuries to others in an accident. If she doesn't bring a car with her, the parents' policy will cover her while using someone else's car unless it's regularly available to her. The car owner's policy should also provide her with coverage.

Parents' insurance policies will automatically cover many student situations. However, parents should read their policies to verify the coverage they have. A discussion with an insurance agent is in order if anything is unclear or appears inadequate. A little bit of advance checking can save a lot of worry and expense later.



We LOVE referrals!

Thank You! Thank You! Thank you!

Many thanks to all of you for your recent referrals:

**Justin Bedell
Wesley Ching
Reagan North
Amanda Ondrick
David Oziel
Nancy Root
Jim Speer
Chanda Thav
Joe Widden
Michael Wong**

Congratulations to our

\$50 GAS CARD WINNER – Reagan North!

All referrals win a complimentary gift card and are entered into our drawing for a \$50 Gas Card.

All referrals automatically qualify for our **GRAND PRIZE DRAWING in December – A FLAT SCREEN TV!** Remember, the more you refer the greater your chance of winning! It's The 2008 Interstate Insurance Great Giveaway! See the back of this newsletter for more details and "Good Luck!"

Who else wants to WIN a 27" FLAT SCREEN TV??!!

You REFER – We REWARD!

We at **Interstate Insurance Agency** strive to provide great customer service. Our business is built on satisfied clients. Your satisfaction shows in the large number of people who call us because you recommend us. We could give our advertising dollars to newspapers, ad agencies, etc., but we rather give them to you, because...YOU are the best advertising we can get! The 2008 Interstate Insurance Great Giveaway!!!

It's easy:

Tell a friend, relative, neighbor or associate about **Interstate Insurance Agency**. When they call us for a quote and tell us you sent them (don't worry, we'll ask), YOU WIN:

1 complimentary gift card, **AND**
1 chance to win a \$50 Gas Card, **AND**
1 chance to win the GRAND PRIZE – a 27" **FLAT SCREEN TV!**

Each quarter we'll randomly draw from all of the previous qualifiers.

THE WINNER will receive a \$50 GAS CARD!

Then in December, 2008 we'll conduct a random drawing for those qualified from December 1st, 2007 through November 30, 2008 for our **GRAND PRIZE**.

The GRAND PRIZE WINNER will have a 27" Flat Screen TV delivered to their home in time for the Holidays!!

Rules and conditions apply.

The more you refer, the greater your chances of winning.

Thank you for talking about **Interstate Insurance Agency!**

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Insurance Briefs