

Did You Ever Wonder Why

Why do we press harder on a remote control when we know the batteries are getting weak?

Why do banks charge a fee on "insufficient funds" when they know there is already not enough?

Why does someone believe you when you say there are four billion stars, but check when you say the paint is wet?

Why doesn't glue stick to the bottle?

Why is it that no matter what color bubble bath you use the bubbles are always white?

Whose idea was it to put an "S" in the word "lisp"?

Why do people constantly return to the refrigerator with hopes that something new to eat will have materialized?

Why do they use sterilized needles for death by lethal injection?

Why do people keep running over a string a dozen times with their vacuum cleaner, then reach down, pick it up, examine it, then put it down to give the vacuum one more chance?



A Quick Reminder About Boat Insurance

As the summer unfolds, we wanted to remind any of our customers with a boat to make sure that your treasured vessel is properly insured. Whether you motor or sail, skipper

or crew, have a boat worth \$1000 or \$750,000, we offer an easy application process combined with competitive rates that make the entire process "a day at the beach."



Congratulations

We would like to congratulate David Corbett, the winner of our contest requesting that you send us your e-mail. David will receive a \$100 gift certificate to the Capital

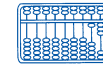
Grille. And thanks again to all who entered - having your e-mail addresses will enable us to be even more responsive to you.



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The STANTON ADVANTAGE



A Newsletter for the Customers of Stanton Insurance Agency

Please Call Us First.

Whether you're filing an insurance claim, buying a piece of property, or registering a car in another state, please remember to contact us before you do so that we can make sure that every insurance-related issue is properly taken care of. Far too often, we discover after the fact that an insured has acted on their own, without our counsel, and in doing so, has inadvertently jeopardized their coverage and the subsequent claim settlement to which they would have been entitled.

For instance, did you know that buying a trampoline can result in the non-renewal of almost all of your homeowner coverages? Or, that as a direct result of the catastrophic weather that plagued many parts of the country last year, qualifications for coverage available to homeowners of properties on a coastline have changed significantly. And while we pointed it out before, it is worth

mentioning again - flood coverage is not part of any standard homeowner's policy, so if you have a piece of property that might be susceptible to flooding, you need to procure this coverage separately.

While we recognize that there is a convenience involved with being able to follow up on items on insurance company websites, they should not be used for originating a transaction or claim. That's what we're here for - we will make sure that your claim is properly filed and followed through on. For example. If one insured had called us before buying a used car for \$4500, we could have told her that the "Book Value" was only \$3500 and that she was neither getting a good deal nor making a smart purchase. The bottom line (no pun intended) - our advice will save time and money for you - so please, call us first.



Welcome to the Summer Edition of the Stanton Advantage. It contains both informative articles that address insurance issues that might affect your life as well as lighter stories that we hope will bring a smile to your face and for at least a moment, make your life a little brighter. We hope you enjoy it.

Beware of Rising Rebuilding Costs

A worldwide building materials demand that began more than a year ago with massive construction projects in China and the rebuilding of tsunami-ravaged Southeast Asia has escalated following the US hurricanes of 2005.

For the full year of 2005, average material costs in the US were up 6% and the average wage rate was up an additional 3% - equaling a total increase of more than 9%. The impact of rebuilding from the damage of hurricanes Katrina, Rita and Wilma is clearly evident in that the cost of plywood was up 12.8% in the past quarter alone.

With drywall up 17% and copper piping up 22%, the importance of increasing insured values on your property to adjust for higher rebuilding costs has never been more apparent.

All of this means that you need to carefully evaluate the replacement cost of your home with us. After a disaster is no time to discover that you do not carry enough coverage to properly fix or rebuild your home. Be pro-active; consult with us and we'll make sure that your residential property is properly insured.



Following a Storm

(The Conclusion of Our Series)

One of our customers also suggested keeping a bag of charcoal and some matches in a dry place as an option for cooking when the power is off. He also recommended preparing a couple of coolers packed with ice if it looks like you will be losing power in order to keep your perishables safer longer.

The first thing that you need to do after a storm is to make sure that the storm has indeed, passed. Wait to hear an official confirmation from emergency officials, either on the radio or in your community, that the danger has passed and then await further instructions or information regarding reentering the area in which you live.

When you do go outside, be aware of dangerous hazards such as downed power lines and trees, weakened bridges and washed out roads. If a flood has occurred, avoid entering an area that is covered with water – moving water only 6 inches deep can sweep you off your feet, and, standing water could potentially be electrically charged because of downed lines nearby.

Once back at your residence, there are a number of things to be aware

of. First, remember that power outages can continue long after a storm has passed so conserve energy usage as much as possible. Next, check your gas, water, and electrical lines for damage (and remember to minimize your use of the telephone to keep lines free for emergency personnel and situations. Finally, do not drink or prepare food using tap water until you have received official notification that it has not been contaminated.

From an insurance standpoint, make a slow, careful tour of your entire property, noting any damage that needs to be repaired and reported. Alert your agent should you find any damage so that they can begin the claims' procedure promptly and you can be compensated for any covered losses that you suffered as quickly as possible.



Stanton On Insurance

Here is the mission statement we have created to define the way that we want to conduct our business affairs:

We are committed as an agency to exceed the expectations of our clients. We will achieve this objective through:

- *Capitalizing on the insurance expertise of our highly educated staff*
- *Offering ethical, friendly and prompt service*
- *Providing comprehensive, cost-effective insurance products*
- *Effectively utilizing advanced technology to expedite all corporate processes*

All of our relationships will be based on the highest standards of integrity. All of our resources will be

committed to enhancing the quality and long-term profitability of our business and the communities we serve.

Here some examples of us putting these words into action:

- Education – our staff members attend over 300 hours of insurance conferences annually
- Communities – we are active supporters of the Lions, Rotary, Partnership For Youth, Waltham Land Trust, Make A Wish, and the Boys' and Girls' Clubs.
- Products – being an independent insurance agent enables us to offer our customers a wide variety of exceptional programs and providers from which to choose.



Answers to Common Insurance Loss Questions – Part I

This is the first in a series of articles providing answers to some of the questions most commonly asked by our customers after a loss. We hope that they will help you to better understand the claim's procedure.

Are there any specific time limits for an insurance company to pay for collision or comprehensive claims?

There are no specific time limits for the settlement of claims. By law, insurance companies are required to pay all claims in a prompt and reasonable amount of time. However, what constitutes "prompt and reasonable" may vary from claim to claim – claims that require special or extended investigation may take longer to resolve. Mother Nature can also impact claim processing – inclement weather conditions can often increase the number of claims being filed as well as slow the settlement process down.

If an automobile is declared a total loss following an accident, is the insurance company required to give me the replacement cost?

When your vehicle is declared a total loss, your insurance company will only pay you the actual cash value of the auto on the date of the loss, not the cost to replace it. If your vehicle has substantial value because of its exceptional condition (such as an antique, classic or restored automobile, you should have it appraised and then consider insuring it for the appraised value.

Do I have to pay an auto insurance premium after my vehicle is declared a total loss?

Yes – the vehicle is considered insured until the policyholder returns the plates to the Registry of Motor Vehicles. If you don't have your plates because your automobile was either stolen or lost in a fire, we can cancel your plates in our office, saving you a trip to the registry, and then provide you with a lost/stolen plates receipt. This receipt should then be presented to your town hall to earn you a rebate on your vehicle excise tax. It must also be presented to your insurance company in order to cancel your policy and eliminate your need to pay any additional premium.



More Things to Ponder

Why do they call it stationery if you're supposed to mail it?

If a fly didn't have wings, would we call it a walk?

Why is abbreviation such a long word?

Why does sour cream have an expiration date?

No matter how hard you try, you cannot dig half of a hole.

Do they use trees grown in smoggy cities to make carbon paper?

What is the speed of dark?

If you arrest a mime, do you have to tell him he has the right to remain silent?

Why do they put Braille numbers on a drive-up ATM?

Did the early settlers ever go camping?

How do you know if a crouton is stale?

When it rains, do cotton fields shrink?

What does "it" mean in "what time is it"?

