



Our goal is to keep you up to date with information that helps you make informed decisions for managing your auto insurance needs.

- We are receiving a large volume of calls asking why insurance premiums continue to rise. Years ago we could supply a simple answer. Now there are many factors that are specific to you and your household that determine what you pay. These factors include your credit history, individual driving records and even non-at-fault accidents. We are always happy to re-quote your policies to see if one of our many companies can offer a less expensive premium.
- **Cancellation Notices** - Insurance companies are monitoring the number of cancellation notices they issue on your account. Even if you pay before the formal cancellation date, companies will look at this when re-underwriting your policy.
- **Payment Options** - Most companies offer automatic payment options that will draft your funds directly from your checking and savings accounts. This will reduce your monthly billing fees while also protecting you from receiving cancellation notices.
- **Youthful Operators** - We advise you to contact our office as soon as your children receive their drivers license. Recently companies have been charging premiums retroactively back to the date your child received their license. The largest assessment we have noticed went back three years and resulted in an immediate payment required of over \$3,500. Insurance companies have even sent clients into collections to get the funds they are due.
- To conserve money during economic down turns, many people reduce their insurance coverage. This creates a dangerous situation. This means a person that could be responsible for causing a serious accident may not be adequately insured and that funds may not be available to help you recover from an accident that they cause.
- Call us to review the coverage's that you have for your policy to make sure that your Under/Uninsured Motorist and Personal Injury Protection coverage is adequate for your needs.

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- When **loaning** your car out to family and friends, be aware that their actions can have consequences for you. Insurance follows the car and if there is an accident, it is your policy that will respond. If someone else is using your car and has an accident, it will show up on your insurance record and can affect your premium in the future.
- If your car is 10 years or older, you may wish to investigate if removing the collision coverage is warranted. We always recommend keeping the comprehensive coverage active so that you can retain your full glass coverage.
- Please notify us if your children will be attending college. Even if they are not bringing a vehicle with them. You may be eligible to receive a discount on your policy depending on the situation.

Discounts That May be Available:

- If the same company insures both your Auto & Home insurance you may be eligible for a **Combined Auto & Home discount**
- If your child maintains at least a B+ or higher grade point average - certain companies provide a **Good Student Discount**
- **Defensive Driving Discount - Available on line and in person classes**
- **Drivers Education Discount—For programs offered by our local schools**

To Avoid Claims that are Preventable:

- Avoid parking under the eaves of tall office or apartment buildings—Be aware of falling snow
- Avoid parking under trees—falling limbs and trees can cause serious damage
- Avoid congested parking lots — park away from others—most parking lot claims are settled with 50% responsibility being assigned to each car.
- Avoid bad parts of town—avoids break ins, vandalism and physical harm

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