



Fragomeni

Insurance & Financial Services, Inc.

Our goal is to keep you updated with information to help you manage your insurance needs.

- For both Personal Lines (home & auto) and Commercial Lines accounts, prior claim history is now becoming a rating criteria. Most companies look back up to five years and can provide credit for having minimal claim submissions.
- The payment history with your insurance company and your credit report affect the insurance premiums you pay for your current and renewal policies.
- Avoiding damage to your car and home is the best defense—Our agency will be here to provide the insurance coverage and guidance, however your time is valuable and you still need to be actively involved in the claims process. We have experienced many large claims and have seen the upheaval to our clients lives created when they need to temporarily move and adjust their lives.
- As schedules become more hectic, our companies provide easy and convenient ways to pay your premiums. You can have your payments automatically debited from your checking account or you can go online to make payments. Call us and we can forward the paperwork to get you started.

Winterize your Insurance

- **If** leaving for an extended time—have a trusted person visit your home to make sure the heat has remained sufficient. Cable and alarm companies offer notification packages.
- **Do not** turn heat down too much—When extreme cold temperatures hit, some parts of your home may be exposed to cold that may result in your pipes freezing.
- **Turn off** or drain the household water if leaving for long periods of time
- **Roof rake** to avoid water damage due to the back up of water & ice.
- **Remove** garden hoses from exterior faucets
- **Clean** your woodstove or fireplace on regular basis
- **Avoid** parking your cars under areas where falling snow or ice can damage your vehicle

We have not moved—We are still at the same office location that we have been at since 1982—Many clients have thought we relocated because our parking lot seems less congested. Our building has about 9,000 square feet of available rental space

Life Insurance

- Are you a co-signer on student loans for your kids? What if something unexpected happens to them? Do you know that you are still responsible for the payments?
- Life insurance can provide an extra cushion for your beneficiary should something unexpected occur
- Pay off your debts—mortgages, credit cards & other loans
- Is it time to examine your old policies? Do you have the correct beneficiary's listed?



Ways To Reduce Premiums

Consider:

- Higher deductibles on your home insurance
- Review current limits of coverage—Do you still need collision on older vehicles?
- Avoid making small claims - Companies are looking at claim frequency not severity
- Take a defensive driving class
- Good student discount, for grades of B+ or better
- Insurance companies are now offering discounts if you pay your premium in full

Financial Planning For A More Secure Future

Did you know? We offer in house financial planning services. Many people have questions that can be answered with a simple phone call. Common questions center around the retirement options that are being made available by an employer to questions concerning individual investment choices

We routinely:

- Create Retirement Plans
- Invest in Stocks - Bonds - Mutual Funds
- Purchase Annuities
- Offer Life Insurance & Long-Term Care Policies



Call David Fragomeni at 518-584-4200, Ext. 210 with any questions

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