

1. What limits should I have on my Automobile Insurance?

Massachusetts requires that you carry at least \$20,000/\$40,000 for Bodily Injury but this may not be enough in the case of a law suit. Each individual's financial situation is different, we recommend at least \$100,000/\$300,000 for Bodily Injury and \$100,000 for Property Damage.

2. Will a friend be covered if I lend them my car?

If you give permission for someone to drive your car they will be covered under your policy. However, if they will have regular use of the vehicle, even once a week, they need to be listed on the policy as a driver.

3. Will my Automobile Policy cover a vehicle that I rent?

Always purchase the Liability coverage offered by the rental agency and your policy will act as excess coverage. The Comprehensive and Collision coverage will be covered by your policy subject to the deductible. In many cases the rental agency may charge you a loss of use fee while the vehicle is being repaired. Check with your credit card company you used to rent the vehicle, they may cover this fee. Also, remember to rent the vehicle in your name, not a business name in order for your policy to extend coverage.

4. How do I know if I have enough insurance on my home in case of a catastrophic loss?

Most policies include an Inflation Guard to keep up with the costs of construction. It is always a good idea to have your home periodically appraised by a professional to be sure the correct coverage is in place. We would be happy to recommend a professional appraiser to you.

5. What is an Umbrella Policy and do I really need one?

An Umbrella policy provides excess limits over your auto, home and recreational vehicles (boats, snowmobiles, etc.). Given that in today's litigious society we are finding that your underlying policy limits can and often are frequently exhausted due to extravagant judgments. An Umbrella policy is the surest way of protecting your hard earned assets.

6. Is water damage from a flood covered under my Homeowners policy?

No, your Homeowners policy will not cover water damage due to a flood. A separate Flood policy can be purchased that will cover damage from water whether from the ocean, river or collapsed water tank.