



Dan Goodrich's

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

A Bi-Monthly Newsletter for Clients and Friends of Goodrich & Watson Insurers, Inc.

Straight Answers To The Nagging Questions About Rental Car Insurance!

IN THIS ISSUE:

Rental Car Insurance • New Team Members • Portsmouth Omega Foundation • Tips • Favorite • Recipe • Car Safety Seat • Trivia Contest • Client of the Month • Bright Ideas

You've just started your vacation. You've arrived at your destination, collected your luggage, and are in the process of renting a car. You've given the person behind the counter your drivers license and credit card, and now you're being asked if you want to buy their insurance. Its expensive. Do you need it? Well...it depends.

Using the Car for Business?

If you're using the car for business while on your trip, chances are your personal auto policy will not cover you. You definitely want to check with us BEFORE you rent a car for business purposes.

Damage to the Rental Car

If the rental car is damaged while in your care and control, your personal auto policy will cover those damages— provided you've purchased the same coverage for you own vehicle(s). We're talking about comprehensive and collision coverage here — physical damage protection for your own car(s) or truck(s). Collision pays for damage to your vehicle if you're in an accident and comprehensive pays for damages to your vehicles from things like vandalism, fire, theft—non-collision stuff. So, If you carry both on your own insurance policy, you don't need to buy damage insurance from the rental company.

Damage to Other Property or People.

Liability coverage kicks in if you damage another vehicle, other property, or hurt other people. Your personal auto policy will cover you in your rental care at the same level of liability you carry on your policy.

Beware! Your Insurance Company Will never Pay for These Expenses.

Rental Car companies have little tricks up their sleeves when you don't buy their insurance and wreck their car.

First, there is something called the "Loss of Use". Rental car company receives income by renting out cars, but if they are losing money because of you, they'll charge you for the "loss of use". Your insurance company will only pay for actual economic loss so the car company must prove that every single vehicle in their fleet was rented out. Meaning, they actually had to turn away customers because the car you wrecked was out of service. However, this will never happen since rental companies have hundreds, even thousands, of cars sitting around.

Second, the rental car company will charge you an administrative fee that can be several hundred dollars. This is to compensate for the paperwork they have to do to process the claim, get the car fixed, etc. Again, your insurance company isn't going to pay that fee since it is not an insurance loss.

So...Should you buy the rental company insurance at the rental counter? If you're not using the car for business and have comprehensive and collision coverall on your personal policy and you're willing to risk having to pay for "loss of use" and administrative charges if you wreck the car, then don't buy it. It can be expensive. But if you're not willing to take that risk, buy the insurance and sleep well on your vacation!

Cheers,
Dan



Goodrich & Watson Insurance Protection Team Services

- Auto
- Home
- Boat
- RV
- Flood
- Fire
- Secondary Residence
- Renters
- Life
- Business



Are you Client of the Month? See Page 3

Meet Our New Protection Team Members

Julie



JULIE CAMP, A PERSONAL LINES SALES AGENT, CAME TO GOODRICH & WATSON FROM A NURSING BACKGROUND. SHE RECEIVED A BSN FROM THE UNIVERSITY OF NORTH CAROLINA AT CHAPEL HILL. SHE IS EXCITED TO BE A MEMBER OF THE GOODRICH & WATSON TEAM.

SHE IS ORIGINALLY FROM WINSTON-SALEM, NC AND ENJOYS BEING OUTDOORS AND OFTEN GOES HIKING, BIKING AND CAMPING WITH HER HUSBAND. JULIE IS A BIG FAMILY PERSON AND ENJOYS SPENDING TIME WITH THEM WHEN SHE CAN.

EMAIL ME AT JULIE@GOODRICHWATSON.COM AND I CAN HELP YOU OUT!

Ryan



RYAN PALMER JOINED OUR TEAM APRIL, 2017 AS A PERSONAL LINES SERVICE. HE'S WORKING ON EARNING A DEGREE IN FINANCE, AND BRINGS WITH HIM FIVE YEARS OF EXPERIENCE IN CUSTOMER SERVICE. HE'S LOOKING FORWARD TO BUILDING A CAREER IN PROPERTY AND CASUALTY INSURANCE.

RYAN ENJOYS HIKING, CAMPING AND SPENDING TIME WITH HIS DOG. HE HAD PREVIOUSLY SPENT A LOT OF TIME VOLUNTEERING FOR THE SPCA. A LIFELONG RESIDENT OF HAMPTON ROADS, RYAN REMAINS ACTIVE IN HIS COMMUNITY AND IS EXCITED TO GET TO KNOW EACH OF OUR CLIENTS PERSONALLY.

EMAIL ME AT RYAN@GOODRICHWATSON.COM AND I CAN HELP YOU OUT!

Goodrich & Watson Donates \$500.00 to The Portsmouth Omega Foundation

We presented May 8, 2017 a check for \$500 to the Portsmouth Omega Foundation for the Foundation's Scholarship Weekend events to raise money for scholarships for deserving high school students in Hampton Roads. The funds help with their annual Golf Tournament, Academic Athletic Challenge and Bridge Builders Banquet-all the weekend of May 19 through May 21, 2017.



Here accepting our donation is the president of Portsmouth Omega Foundation-Ovelton Malone With Pam Watson, V.P. of Goodrich & Watson Insurers.

Tips from Pam

It's always exciting for a family when your 16 year old son or daughter gets their driver's license with hopes of a car of their own one day! Your next step is to share that excitement with Goodrich and Watson to add the new driver to your personal auto policy.

Many parent's find themselves experiencing "sticker shock" with the increase in premium and look to us for options. Our staff is trained and ready to assist you in revising your current plan by modifying deductibles and/or coverage or even shopping with other carriers to best suit your needs.

Adding a youthful driver is a good time to add a personal umbrella for an additional level of protection.

Favorites from Matt

My love of food combined with my WAY above average appetite, would make a delicious cookout great choice. And for many years now I've had some great times in OBX sitting on the deck with my wife as well as family and friends talking, watching fire works, listening to music and maybe even singing along.

But I think my favorite tradition is when I was a kid. My parents, my sister, and I would go out with my parents friends and their family's and we would all cruise around in the bay until we eventually would stop just off of fort Monroe where we would all sit and hang out together with the fire works just over head.

A Fun Summer Drink To Try!

No summer event is complete without a refreshing lemonade on the side. Put a twist in your ice cold lemonade this summer with this tasty recipe!



Ingredients:

- 12 oz. fresh raspberries
- 1 cup fresh lemon juice, chilled
- 1/2 cup cold water
- 1/2 cup granulated sugar (or to taste)
- 1/2 cup honey
- 1 liter (33.8 oz.) sparkling water or club soda, chilled

Fresh mint and ice, for serving

Directions

Place raspberries in a food processor and pulse until well pureed. Force raspberry puree through a fine mesh strainer into a bowl.

In a large pitcher (if you don't have one large enough you may need two) whisk together water and sugar until sugar has dissolved. Pour in honey and mix until blended. Stir in raspberry mixture and lemon juice then pour in club soda and stir once. Serve with ice and fresh mint.

From Cooking Classy

Thank You For Referrals Thank You! Thank You!

Thanks to all our clients who recently referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

-Berta Ruiz	Chapman
-Kandy @ AM Services	Business
-Larry Malloy	-Tommy Hines
-Antonio Hicks	-Stephanie Meadows
-Melissa Wade	-Scott Sagar
-Scott & Maggie Weisinger	-Jessica Lucas
-Geneva @ Promise Law	-Jessie Drake
-Michelle	Jerri & Jim Shannon
	-Linda White



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Antonio Hicks

as our Client of the Month! He will receive a \$50.00 dinner and movie gift card. Thanks for your continued business!

WIN! WIN! WIN!

This month Goodrich & Watson Insurers is sponsoring another Trivia Contest and offering you a chance to win a \$40.00 Dinner Gift Card. Test your knowledge! Answer the riddle below and you could be this month's winner. The winner will be randomly chosen from all correct entries received by **August 1st**. Write down your name and answer, and then fax 757.591.2033 -- or mail -- 11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question: Name the president(s) who passed away on July 4th?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Rosie Perkins** for correctly answering last month's trivia question! For the correct answer, Rosie has won a \$40.00 gift card to Outback!

Last month's question was:

What is the Oldest city in the United States?

Answer: St. Augustine, FL

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Goodrich & Watson Insurers to a friend, relative, or colleague and have them give us a call at (757)-591-2032. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

How Safe is That Car Safety Seat?

Nearly four out of 10 children's car safety seats don't fit properly in the cars in which they've been installed. And parents who roll up towels and blankets or use pool noodles to try to make them fit better could actually be making things worse.

It's not that the seats themselves are inherently unsafe but parents are simply not taking and checking measurements before they select the seats for their autos. Or, even if it fits correctly, they may think they can easily move the seat from one vehicle to another with the same degree of safety—and that isn't necessarily so.

According to a research study by Ohio State University's College of Medicine. The width of the base of a seat only fit snugly between the seat pan bolsters in which they'd been placed in 63 percent of rear-facing seats and 62 percent of forward-facing ones.

Study lead author Julie Bing, said: "I want to emphasize that all car seats (tested) are safe and have passed federal regulations. But to really optimize the safety for the child, one must make sure it fits properly in the vehicle."

She said parents should take measurements of the relevant areas of their car so they can make the most informed decision when choosing the safest option.

They should also ensure angles of the vehicle's seat and of the child car seat align and that there's no excessive interference with the vehicle's headrests and the seat. "We recommend parents go to the store and ask if they can take the model off the shelf and go out to their car and try it." Bing said.

It might look great on the shelf and have all the greatest safety ratings but, if it doesn't fit in your vehicle, it may not be the best option for you."

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IT'S A FACT: The legal separation of the 13 colonies from Great Britain actually occurred July 2nd 1776.


Bright Ideas: Tips And News Snippets For A Better, Safer Life

 More than 46,000 bicycle helmets have been recalled because of concerns about risk of head injury. The recall involves Seven Models of UVEX helmets. The chinstraps of which can fail, causing the helmet to slide. Model Numbers affected include XB107, XB022, XB025, XB027, XB032, XB036 and XB038. Livall BH100 Smart Helmet, an electric component can deteriorate, making the smart feature inoperable. Schwinn No Pinch Buckle Infant, the magnetic buckle on the helmet's chin strap contains small plastic covers and magnets that can come loose, posing a risk of choking and magnet ingestion to young children.

 Many car pet restraints don't work effectively in a crash, according to new tests by the Center for Pet Safety (CPS). The organization found that 25 out of 29 products tested failed in some respect. The problem is that because pet restraints are not defined as consumer products, they're not subject to the same careful controls. "They bypass any kind of oversight or regulation," says the Center's founder and CEO Lindsey Wolko.

 Car price guide publisher Kelly Blue Book has announced its top five favorite new car safety features They Are: 1) Back up cameras; 2) Forward Collision alerts that sound when

you're in danger of rear-ending someone; 3) Side mirror warning lights that illuminate when there is a vehicle in your blind spot; 4) Lane departure warnings that issue an alert when a car drifts from lane; 5) Voice0controlled smartphone access to navigation, phone, entertainment, and texting

 If you get an email from a "friend" or a known source that invited you to edit a google doc that you are not expecting, DO NOT open it. It is a phishing scam. Upon opening the link, Google's Login and permissions page asked users to grant the fake app, "Google Docs" the ability to "read, send, delete, and manage you email", as well

Quote: "Start where you are. Use what you have. Do what you can."

Arthur Ashe