

DIVISIONS

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Long Commute? Don't Short-Cut Insurance

As traffic increasingly approaches gridlock in urban areas, and higher housing costs cause workers to push their homesteads ever farther from work, it's no surprise that commute times have lengthened considerably. And a longer trip to work means more and more car-bound commuters are looking for ways to pass that seat time either productively or pleasantly. Hands-free cell phone devices, enhanced stereo systems, laptop computers, PDAs, and (hopefully only in the back seat) DVD players and video games are fast becoming standard equipment in many vehicles.

Have you considered how your personal insurance coverage will cover losses to these

often-expensive additions?

Some of the questions necessary to determine how much coverage your auto or homeowners policy will provide, if any, for the latest technology "toys" include:

- The value of the device;
- Whether it's built-in to the vehicle, or powered through an adapter;
- The value of any media (such as CDs, DVDs, game cartridges, or tapes) used with the device; and
- Whether or not the device is for personal use, business use, or both.

Be sure you have the coverage you want before a loss reveals a possible gap in your protection. Contact one of our personal insurance representatives today.



Senior Superlatives

Are you navigating your way through a labyrinth of health care issues for an elderly relative? Are you drowning in forms for Medicare, supplemental insurance, and disability? Care giving can be both a physically and emotionally encompassing job, but these resources can help:

• American Association of Retired People has a terrific web site (www.aarp.org/life) for seniors facing care giving and independence concerns.

• Faith in Action (www.fiavolunteers.org) matches trained volunteers with elderly

individuals in need of transportation, light assistance, or companionship; this service is free in all 50 states.

* National Resource and Policy Center on Housing and Long-Term Care (www.aoa.gov/housing) or (213) 740-1364.

And, while you're thinking about health care, does your family history indicate that you might need some months or years of care? Can you afford this care? Consider long-term care insurance. Let us show you some options.

Around the World with Your Insurance Coverage

With travel rates down in many parts of the world, perhaps you're packing your suitcases and heading out of town. But before you leave, there are some things to consider.

If you're going to a remote area, does your insurance cover you in the case of medical evacuation? If you sprain your ankle hiking in the mountains, being flown out could really cost you. It might be wise to check with your credit card companies to see what benefits they offer. - _

If you're a retiree, remember that Medicare does not cover health care outside of the U.S. Do you have a supplemental policy that would cover medical expenses you might incur when abroad?



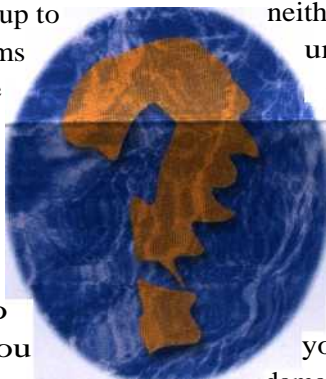
Have you considered trip cancellation coverage? This might make sense if you've paid a lot of money up front or if you're worried that a health or family problem might require you to call off your trip. Policy conditions vary on if and how much you can be reimbursed.

Also, remember to check out the travel warnings and the latest

advisories from the Centers of Disease Control and Prevention (www.cdc.gov/travel) online. With countries fighting SARS and epidemics, it's wise to arm yourself with information you need to prevent illnesses. Whether that entails stopping by the doctor for a vaccine, or canceling your trip altogether, the right information is vital.

When Is a Flood *Not* a Flood?

Often, the way a word is used in everyday conversation is not the way the word is defined under your insurance coverages. Because insurance policies are legal contracts that must be written to stand up to scrutiny in court, the terms used often need precise definitions. Differences between what you believe to be covered and what the policy wording actually provides might lead to a problem when you have a claim.



insurance policy terms neither incident meets the definition of a flood. And that's good in these cases because, if these two incidents met the policy definition of a flood, neither would be covered under a standard homeowners insurance policy.

Flood coverage under the homeowners policy excludes losses from the type of flood caused by rising waters, such as an overflowing river. If you're subject to potential damage from water rising from such sources as nearby lakes, streams, or oceans, ask our staff about a separate flood policy.

This is just one example of why we offer regular consultations with our clients. It's always better to clear up possible misunderstandings today than to argue over a claim tomorrow. Give us a call.

Homeowners Exclusions

Individual homeowner's needs vary greatly, as do the types of homeowners policies offered. Although many policies are comprehensive, a number of exclusions are quite common, including:

- Termite, cockroach, or rat infestation usually considered wear and tear on the home rather than an insured loss;
- Vandalism and malicious mischief if the dwelling has been vacant for more than 30 days;
- Freezing of pipes in an unoccupied or vacant structure;
- Intentional damage;
- Flooding; and
- Earthquake.

If any of these concerns apply to your homeowners policy, we'd be happy to review your current protection and make appropriate suggestions. Just give us a call.

If Your Hobby Becomes a Business

Things might be a bit tougher economically around your house and you're looking for another stream of income. Or someone might tell you that those wooden chairs you've been making in the garage for friends would sell like hot cakes at the local flea market. Has your long-time comic book collection just become the foundation of a fairly busy auction site on eBay?

Entrepreneurship is alive and well. But, when the opportunity arises to turn that hobby into a second or third revenue source, don't forget to talk with us. Although your homeowners policy provides a wealth of coverage, because it assumes that your house is a home and not the center of a bustling business, it might not cover your in-home moneymaking ventures.

Depending on the nature of



your enterprise, you might get the business coverages you need by adding an endorsement or two to your existing policy. Or you might buy a separate policy for your business.

Contact one of our trained staff today. We want your new venture to succeed - let's be sure your insurance coverage goes along for the ride.

Falling Trees



Say the neighbor's mighty tree lands in your living room this autumn. Fortunately for the neighbors, their property is completely spared damage. But who'll pay for the repairs to your abode?

Regardless of where the tree originated or whose it is, your homeowners policy will usually pay for the repair. However, there are limitations to this coverage, so check with us before hiring a contractor.

Many policies have a designated amount for debris removal for a covered structure. So if the tree were uprooted and landed in your yard instead of your living room, the debris removal wouldn't be covered.

If you have questions about what your policy covers, call us. We'll be glad to help.

For more information about your home, auto or personal liability insurance, fill out this form and send it in. Or give us a call today!

1.914.244.1055

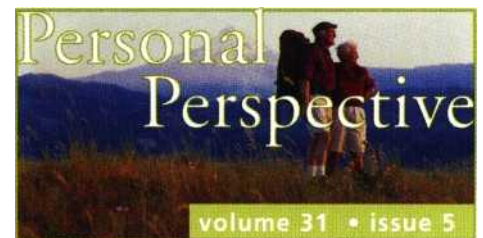
Thank you for your referrals.

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

Please call me about:

- My home insurance
- Covering my collectibles
- Boat insurance
- Long-term care insurance
- Car insurance
- A free appraisal of my insurance situation

Here is the name and address of a friend who would like to receive this newsletter:



My name

E-mail

My home phone number:

(If we don't already insure you)

My auto/homeowners coverage expires on: / /

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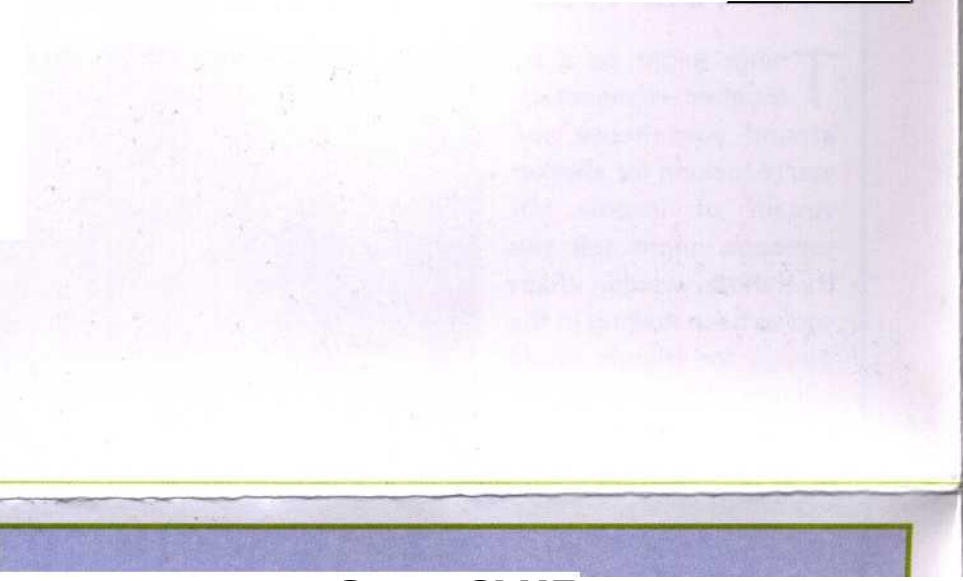
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It's Around the World with Your
Insurance Coverage • issue 5

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- If Your Hobby Becomes a Business
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Get a **CLUE**

You're ready to sign on the dotted line for your first home, an old home with "character." The mortgage will be a bit high, but the house has so much charm you can't resist. Do you have a clue what your new homeowners premium will be?

The CLUE report reflects every claim filed during the past five years. This report from the Comprehensive Loss Underwriting Exchange (www.choicetrust.com) will indicate if the house has had any serious problems. If it has, and the repairs were not done satisfactorily, you might have a problem getting homeowners insurance. It's also a good idea to share this report with the inspector.

If you'd like more information about the cost of a homeowners policy for your potential new home, give us a call. We'd be glad to help.



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