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Spring 2018

Distracted Driving:

SHOCKING STATISTICS

By the AAA Foundation 2017 Traffic Safety Study

87%

of drivers perceive distracted drivers as the biggest concern on the road today, followed by -- in order from biggest concern to lowest concern -- traffic congestion, aggressive driving, and intoxicated drivers

49%

of drivers in the last month talked on a hand-held cell phone while driving

45%

of drivers in the last month read a text message or email while driving

35%

of drivers in the last month typed or sent a text or email while driving

Are you kidding?!

As if texting is not a big enough problem:

42%

of drivers have at least one or more days a week when they get fewer than six hours of sleep. About one-third of drivers admit that they were so tired while driving in the last month that they had a hard time keeping their eyes open.

Stay vigilant, Friends. Now -- more than ever -- we need to do our BEST driving in case the guy driving next to us is doing his WORST. -- Jay

Random Thoughts



Deb Kippola,
Personal Lines Agent

- *I'm married to my best friend, Rich. We are celebrating our 20th this July!*
- *Rich and I are loving our "empty nest." (But we are so proud of our two sons!)*
- *Our fabulous dog Gucci is a rescue from Out of The Pits*
- *I'd be lost without three nights a week at CrossFit Pallas*
- *I follow a Ketogenic way of eating and have lost 70 pounds!*
- *I'm ready for spring -- getting my container garden planted on my back deck and harvesting some delicious veggies.*
- *My midlife crisis: I bought a red Chevy Camaro!*
- *I'm a shoe lover, mainly stilettos.*
- *I started in the insurance industry in 1997*
- *I am looking forward to an upcoming vacation, visiting friends in the UK!*

Welcome to the Agency:

Alora Tompkins
Shelbi-Rae Jayne (Emery)
Nikki Humulock
Hannah Freelove
Gregory Evans
Jeff Furman
Farid Ferdows
Owen Garrison
Jason Weisinger
Marnie Hastings
James Gustafson
Anne Graham
Maura O'Neill
Gilbert Houston
Eric Simmons
Brian Pealo
Cody Whittier
Anthony Christie
Thomas Major
Anthony Walton
David Button
David Ross
Margaret West
Peter Robbins
Mike & Yvonne Brewster
Xueping Xiang
Anthony Mansfield
Thanomsinn Lislevatn
Andrew Madir
Xuebin Ding
Gabrielle Burns
Moulay Ahmed Cherifelfarissy
Hu Xu
Robin Canubia
Eric Weiss
Sterling Wilson
Suzanne Bruckman
Jude Allan
Christine Wesselhoff
Judith Maxwell
Charles Greer
Patricia Smith
Thomas Leonard
Hao Wang
Nicholas Sedorus

Connie Mastronardi
Jody Wright
Shaquille Richardson
Kristen Harper
Christopher Clark
Nathanial Teeter
Ho Yan Chau
Stacy Volpicelli
Ahmad Ferdows
Nancy Barclay
Dennis Britton
Joshua Bertot
Katyann Shubuck
Frank Emery
Joseph Spencer
James DeGraff
Carlissa Stephenson
Sue Vandebogart
Heather Grimes
Rodney Maine
Matthew Grigorov
Patrick Braga
Tiesha Jay
Mary Bentley
Keith Fox
James Goodrich
Cathrine Fleming
Dennis Henderson
David Stone
Courtney Best
Ben Haslinger
Nancy Davis
Audrey Baker
Mark Cooper
Joslyn Clark
Joe Lonsky
Jaime Aristizabl
Steven Boulerville
Giralma Lopez
Le Zhao
Jorge Ferrabone
Jeff Dunbar
Kristin Whittaker

Renting Out A Room to Travelers?



Thanks to sites such as Airbnb, VRBO and HomeAway many homeowners are "hosting" travelers, offering their homes as getaway spots or as simple overnight accommodations. It has proven to be lucrative for homeowners -- either as a business or to earn a little extra cash -- and it has proven to be very helpful to travelers who are looking for something less sterile than a hotel.

But, keep in mind, homeowners insurance often doesn't cover damage or liability if you rent rooms; once you rent a room, your home becomes a business.

Call us! We want to assist you. You might need to get, for example, a landlord policy or an endorsement to cover liability and damage. We will work with you to make sure you are covered.

INSURANCE TIP:

Looking to save money? If you can package your auto insurance and your homeowners insurance with the same carrier, discounts are available to you. Not sure how to do that? Call us for assistance. We will happily do our best to uncover these "multi-line discounts" and perhaps other discounts, as well.



True Rewards!

Jill Knout was thrilled to win \$200 from True Insurance for referring her friends and neighbors to True Insurance. Her name was drawn from all of the people who made referrals to True Insurance last quarter. How can YOU enter to win \$200? All you have to do is refer your friends, neighbors and family

members to True Insurance. If they call us for a quote and give us your name as the referrer, you get a \$15 gift card to Ithaca Bakery. Plus, your name goes into the "hat" for a \$200 drawing held every quarter. Every time you refer someone you get another Ithaca Bakery gift card and another chance to win the \$200 drawing! It's our way of thanking you for recommending our services.

NO PURCHASE NECESSARY.

Jill is happy to be insured by an insurance company with incentives like this!

Deciphering the LINGO



Liability Insurance

Liability insurance covers a person or company against losses -- for which they are legally responsible -- to another party. Auto, homeowners and renters insurances include this coverage.

Will Self-Driving Cars Eliminate Distracted Driving?

If you had a self-driving car, how much attention do you really think you'd need to pay to the road?

That's what Erie Insurance wanted to find out when they asked nearly 3,000 licensed U.S. drivers what they thought. It found almost 6 in 10 (59%) drivers think that self-driving cars will eliminate the problem of distracted driving.

We're still years away from a future where self-driving cars are the norm, but that didn't stop these survey respondents from making plans for what they'd do with their downtime behind the wheel of a self-driving car. What do you think most people want to do with their downtime?

Survey Says: Nap! Sleeping promises to be a popular pastime in self-driving cars. Roughly half of licensed drivers (51%) say one of the biggest advantages of self-driving cars would be the ability to go longer distances without worrying about being drowsy while driving.



How else would people spend the extra time?

Other survey responses include:

- Texting (34%)
- Checking and sending emails (34%)
- Reading (27%)
- Playing video games (11%)
- Meditating (10%)
- Getting romantic (7%)

Best oft-repeated write-in answer?
"Pray."



Updating Your Information Reduces Claim Denials

37% of denied claims are a result of unreported changes to property and vehicles

Your insurance needs change over time and that means your insurance protection should be periodically reviewed by your insurance agent.

We need to talk about things like:

- Have you made any improvements to your home?
- Do you have jewelry or other valuable items that you would want replaced if stolen or lost?
- If sewage backed up into your home, would you want the damage repaired by insurance?
- Would you want your mortgage paid off in the event of your death?
- If your home were damaged by flooding, would you want insurance to cover the damage?
- If you caused an accident, would you want the insurance company to pay for the entire claim?
- Do you ever rent cars?
- Do you own any off road vehicles or a golf cart?

CALL US! These questions -- and more -- should be answered in order for you to have the right insurance protection when you need it. If it has been a number of years since you reviewed your policy, we could have a lot to discuss. Call us and we can review your current coverage. We are here to help protect YOU!

Recipe from the True Crew



Sticky Garlic Noodles

Amber Grover,
Office Assistant

INGREDIENTS

2 cups flour	1 teaspoon cinnamon
2 cups sugar	3 cups shredded carrots
1 teaspoon baking powder	1 cup vegetable oil
1 teaspoon baking soda	4 eggs
1 teaspoon salt	½ cup chopped walnuts

CREAM CHEESE FROSTING

1- 3oz cream cheese	1 teaspoon vanilla
¼ cup margarine or butter	2 cups sifted confectioners sugar

Add together all dry ingredients in bowl. In separate bowl, beat together for 2 minutes carrots, vegetable oil and eggs. Add dry ingredients to carrot mix. Spread into a greased 13x9x2" pan and bake at 325 degrees for 50 to 60 minutes. While waiting for the cake to cook, cream together cream cheese and butter. Then add sugar and vanilla until light and fluffy. Cool completely and frost with cream cheese frosting.



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Thanks for doing business with us! — Jay True

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- Insuring more than 6,000 Vehicles
- Insuring more than 700 Businesses
- Insuring more than 15,000 of your neighbors!
- 10 New York Licensed Insurance Agents
- Good value! Good rates! Good service!

fyi

When you call our office, we will ask you to confirm your contact information, much like you are asked to do when you visit a doctor's office? **Why? We need more than one way to contact you.**

We are simply expediting the process of contacting you so we can better serve you. You are important to us and when we have news/information to give to you, we want to be able to reach you quickly.



Like Us On **facebook**

We share tips, news, contests and more!
We also post the pictures of our happy clients!

THANK YOU for your referrals!

Look at all of these people who referred us to their friends and neighbors. Thank you for your confidence! We hope you are enjoying your \$15 Ithaca Bakery gift cards!

Jill Knout	Charles D Ward, Jr.	Anne Robbins
David Stone	William A Monahan, II	Mark Sipes
Alex Lockwood	Patricia and Daniel Nash	Henry Bennett
Jennifer Shoemaker	Yan Xie	Shirley June
Stacy Van	Donald Carl	Dennis Buono
Ashley Holcomb	Mike Wells	Toni Zheng

Remember!

Every time you refer a friend or family member to True Insurance, not only do you earn a \$15 Ithaca Bakery gift card, but you are also entered in a drawing for a \$200 pre-paid MasterCard gift card that we give away quarterly! Increase your referrals to increase your chances of winning!



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