

~ July ~

We hope you are staying cool during this heat wave and we hope you had a safe and fun Holiday! With temperatures getting up to 100 degrees, don't forget the sun block!

- A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken. ~James Dent

Enjoy some Patriotic trivia!

July 4th, a legal holiday in all U.S. states and in U.S. territories overseas, is one of the few holidays that has not been moved to the nearest Friday or Monday.

The names of the signers of the Declaration of Independence were withheld from the public for more than six months to protect the signers. If independence had not been achieved, the treasonable act of the signers would have, by law, resulted in their deaths.

In Williamsburg, the colonial capital of Virginia, Independence Day is actually celebrated on July 25, because news of the adoption of the Declaration in Philadelphia did not reach Williamsburg until three weeks after July 4, 1776.

Own A Boat? Make Sure You Have Proper Coverage

Summer is the time of year to enjoy your boat. Many people, however, are unaware of the significant loss exposures associated with boat ownership, and some people mistakenly believe that there is coverage available under their personal auto policy (PAP).

Virtually all PAPs do not provide any liability or physical damage coverage for boats. Other people may look to their homeowner's policy for coverage. But most homeowner's policies only cover losses arising from certain low-valued or low-powered boats. You should contact our agency before buying a boat to discuss the proper insurance protection for it. Consider the following tips to assist you in this process:

- If you purchase a boat valued over \$1,500, you probably lack proper coverage under your homeowner's policy for physical damage losses to the boat itself. A separate watercraft or boat owner's policy is necessary to cover the physical damage to boats over this value.
- If you are considering the purchase of a sailboat, inquire about its length. If the length is 26 feet or more, there probably is no liability coverage under your homeowner's policy. For motorboats, only insureds that own or lease boats with outboard motors of 25 horsepower or less have liability coverage under most homeowner's policies. This liability coverage restriction also necessitates the purchase of separate watercraft insurance.
- Ask us about the types of boats you are considering. Some insurance companies, for example, decline to insure personal watercraft such as jet skis and wave runners, since some of these crafts can reach speeds of 60 mph. Many insurance companies also refuse to cover houseboats, homemade or kit boats, competition bass boats, and speedboats. You may have to pay a steep premium through a specialty insurance company to insure these types of craft.
- Be wary of purchasing older watercraft. Many insurance companies reject boats over 15 or 20 years of age because they experience a higher loss frequency than newer boats. You may have trouble finding insurance coverage for older boats or end up paying an extremely high premium.
- If you do purchase an older boat, consider ordering a marine survey or inspection of it prior to the sale. Marine surveys point out deficiencies in watercraft that may cause you to reconsider

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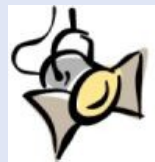
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Employee Spotlight



Tracy Cascio

Customer Service



Tracy has worked in the insurance industry for the last 8 years, and has been with Sterling for the last year. The highlight of Tracy's day is Customer satisfaction and making a client a "raving fan". Tracy finds that the most frustrating part of her job is the time that you can't give a customer exactly what they want or what they're looking for. In her spare time Tracy enjoys spending time with her Husband, 2 dogs and cats, and family & friends. Friends are extremely important to Tracy and she loves having them over in her backyard paradise!



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the purchase or renegotiate its price.

• If you don't already have one, buy a personal umbrella policy in addition to a watercraft policy, particularly if you purchase a speedboat, a boat designed for water skiing, or some other craft with a higher potential to cause damage or loss of life. Umbrella policies are relatively inexpensive, and since most forms do not have limitations with respect to watercraft, they will provide excess limits above the liability coverage in the watercraft policy. In addition, you should use the same insurance company that writes your homeowners and personal auto policies for your personal umbrella policy.

Workers Compensation Coverage In Other States

Is your business covered for work in other states? Many businesses, especially construction-related businesses and those located in close proximity to adjoining states, may perform operations in more than one state.

Your workers compensation policy provides coverage for your regular, ongoing operations in the states that are listed in your policy.

Your policy also provides temporary coverage for new operations, which begin after the effective date of your policy period, in other states. This coverage is called "Other States Insurance." These states should also be listed in your policy.

If you have questions about what states you have workers compensation insurance coverage in, this would be a good time to contact our office. We can discuss your operations and make sure that you have the right coverage in the proper states.

How are we doing? We would appreciate it if you could please take a moment to fill out this 4 question survey & let us know **how we're doing and/or and ways we can improve. Just click [here](#)** Thank You!

Thank you for taking the time to read our newsletter, we hope you've enjoyed it. As always, if you ever have any questions or concerns regarding your insurance please feel free to call us at the office. You can also visit us online at www.sterlingagency.com Thank you for your continued business!

Sincerely,

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Company Birthday's

Joe Haney

Trisha Johnson

Paula Trimble

Amy Weertz

LOL!

Q - What happens once in a minute, twice in a moment but never in two thousand years?

A - The letter M.

Q -When is a door not a door?

A- When its ajar