



Are you driving for Uber or another self-employed taxi services? If so, your personal insurance policies are not enough to protect you as a driver or provide coverage for the passengers!!

- If you are carrying any passenger “for hire” (under any circumstance) there is NO COVERAGE under your personal auto policy.
- Some rideshare companies have insurance policies that you can purchase. However, there are normally gaps between their policy and your personal auto policy. Don’t assume that since you have both policies you are adequately covered.
- A commercial auto policy is needed to obtain the proper coverage.

This is a rapidly growing mode of transportation – don’t be caught unaware of the risks that are involved. Call us for additional information.



ACADEMIA

Do you have a college student who is attending college over 100 miles from your home and does not have your/their vehicle with them? If so, you may be entitled to a discount on your auto policy!

Good Student Discounts are another way to lower your auto premium. All you need to do is provide us with proof of a B or better grade average. This discount is applicable for High School and College students.

If you have a new driver in your home, please remember to call and add them to your policy.

College students who are renting an apartment need to purchase a Renters Policy. The most important part of the policy for them is the Personal Liability Coverage. If someone is accidentally injured in or out of the apartment they could be and frequently are held liable for injuries.

Cell phones and computers can easily be added to a Renters Policy. As a scheduled item they are covered for everything except normal wear and tear. Mysterious disappearance is the most common claim along with water or liquid damage.

And lastly, remember to follow all school bus laws. The penalties are stiff here in IN for violations both in court and on your auto premiums.



REMINDERS

* In case of an Auto Accident obtain the following information: 1) Name and address of each driver, passenger and witness. 2) Name of Insurance Company and policy number for each vehicle involved. 3) Report all accidents to your Agent/Company as soon as possible.

* It's a good idea to check those surge protectors frequently. Another option is to turn off your electronic devices when a storm is approaching.

* If your roof or siding is damaged during a storm, you are expected to secure your property so that further damage does not occur. The same goes for an interior loss. For example, if a pipe has broken and there is interior water damage, please do everything possible to prevent additional damage. In addition, feel free to call a water restoration company (i.e. Service Master, Haynes & Sons).

* Important Crop Insurance Dates:

Crop Hail premium is due 10/1/17

End of Insurance Period for Fall Crop
10/31/17

Production Reports due 11/14/17



Reminder: Open enrollment for Medicare Advantage & Prescription Drug Coverage is October 15th through December 7th.

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Thank you for your business!!