

CRAWFORD INSURANCE AGENCY

SO YOU KNOW

A Man's Got to Know His Limitations

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Be thankful for your good health and your other blessings!



One call for all your insurance needs:

- **Auto**
- **Home**
- **Life**
- **Disability**
- **Business**

Clint Eastwood uttered that famous line as Inspector Harry Callahan in the movie Magnum Force. "Dirty Harry" was not P C (Politically Correct) because women must also adhere to this pearl of wisdom. I saw Magnum Force when I was attending The Ohio State University. In subsequent movies, Harry asked a bad guy *Do you feel lucky?* (as in did Harry have a bullet left in his gun). *Do ya, punk?* Harry snarled. Dirty Harry was one convincing dude!

It's always prudent to consider all options BEFORE pursuing any course of action. **Life is about choices.** Our objective at the Crawford Insurance Agency (CIA) is to assist you in making informed choices.

The most dangerous people on Planet Earth are those who "think" they know how to do something. Your brother-in-law and one of his pals combined with a case of beer does NOT create an expert "team" to tackle a difficult project. You must "know" how to successfully achieve a difficult task.

The most frequent claims which cost you (and your insurance carrier) big dollars typically involve plumbing, electrical and/or the failure to properly clean a woodburning stove or fireplace. Another frequent problem are individuals who "think" they possess the skills of the Brawny paper towel lumberjack.

We can provide you with countless claims where a person *thought* it would be "cheaper" to do it themselves or hire their friend or relative (instead of a professional). Here are a few recent examples.

One tragedy involved a fifty-eight (58) year old man who thought \$800 was too much money to cut down a tree near his home. He wanted to "save" money so he went to Lowe's and purchased a new chain saw. Unfortunately, a large section of the tree fell the wrong way. The limb crushed his skull and spine, leaving him unable to walk and talk. He was permanently disabled for \$800 (actually LESS if you subtract the cost of the chain saw). There was also damage to the house AND his poor wife still had to pay a tree service to finish the job.

A local man claimed he had "cleaned" his chimney for twenty (20) years and NEVER had a problem (until his house burned to the ground on 04/20/2018). Every time a chimney fire is investigated, it is usually determined that the homeowner was the "professional" who "cleaned" the fireplace. His assessment: "the fire was caused by the cool Spring weather, which made him use his woodburner longer this heating season". Years of built up creosote had nothing to do with his problem. Rotate cleanings every other season so you are able to document a responsible professional performed an inspection.



Dwight Crawford

Contact us when changes occur in your life. We will adjust your coverages to protect your assets!



Another situation involved a homeowner who "thought" he knew how to replace the water supply valve on their upstairs toilet. When the family came home from a weekend wedding, they discovered the fitting had NOT been securely soldered. Gallons and gallons of water had escaped and made the kitchen ceiling collapse on the cabinets, counters and hardwood floor below. \$69,416 of damage and countless days of household disruption was the result of "saving" money.

Don't be a victim. Use common sense because you have plenty of other uses for your hard-earned dollars. Don't hesitate to call us. We're here to help (just like Clint Eastwood)!





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Will New Vehicle Technology Lower Insurance Rates ?

All the new “stuff” available on today’s vehicles could help lower insurance rates in the future. Autonomous driving areas will soon be functional in limited communities. It won’t be widely available nationwide for several years.

Many people struggle with these new ways to drive, and most are concerned about the *additional costs* they add to vehicles. Insurance companies share this concern.

The additional technology will likely reduce the number of accidents (AKA frequency). However, the *extra costs* of repairing these high-tech vehicles could cause insurance rates to explode (AKA severity).

Driver inattention (because your car practically drives itself) is a frightening possibility. More inattention than we currently deal with ? **A B S O L U T E L Y !** Reading a book, watching a movie, searching the Internet or video conferencing (yes, it’s possible) could easily distract a driver. Sadly, inexperienced drivers (whether you’re 18 or 80) will have the greatest tendency for problems.

We’re not saying **YES**, but we’re not saying **NO**. Only time will tell !

GOOD PEOPLE - GREAT SERVICE - HONEST VALUE

Risk Management 101

Choices to Help You Lower the Cost of Protection

ALWAYS

- Always lock your car AND the door to your house. Make the thief exert a little effort.
- Always clear out your garage door codes and GPS locations when you sell a vehicle. A stranger could pay you a surprise visit and steal your assets or harm your family.
- Always disconnect exterior water hoses from the outside faucet when temperatures approach freezing.
- Always have your gutters cleaned – Spring and Fall. Whirlybirds and leaves will cause problems with exterior walls and your foundation. Don’t be a victim !
- Always check the identity and references of all workers you grant access to your home.

NEVER

- Never leave valuables (cell phone, laptop, iPad, wallets or purses) visible in your vehicle. Smash and grab losses could cost you deductibles on both your Auto and Home policies.
- Never confuse a lower price with being a better “value”. Evaluate the benefits and compare/contrast facts to determine the actual differences. Wording in a contract can restrict, limit or deny coverage.
- Never choose a worker who can “come over this afternoon.” Unless they had a cancellation, competent people are busy !
- Never pay a contractor in advance. Your money and the contractor may disappear. No exceptions EVER !



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