

## When the weather's nice outside, motorcyclists will ride

Have you been waiting for the snow to melt so you can get out your motorcycle and take it for that first ride of the year? Motorcycles can be great and often get much better gas mileage, but there is some information you should know, especially as it may relate to your motorcycle insurance policy.

Motorcycles, by their nature, are prone to greater and more expensive repairs. They are also more likely than not to be totaled in an accident. A car could come at you from around a corner with a distracted driver behind the wheel and the car may just get a dent in the bumper, but your bike will likely end up a crumpled mess on the pavement.

Before you consider buying a motorcycle, you need to consider taking a motorcycle safety class. They are not for beginners or wimps, but for anyone that will want to save their wallet some money or their life someday. The Motorcycle Safety Foundation is a not-for-profit organization that offers and sponsors motorcycle safety classes. They are open to all ages, and all levels of experience. After completing a safety class, many insurance companies offer discounts on their policies.

Want to know some interesting information as it may relate to your motorcycle insurance policy?

1. If the driver that hit you has insurance, **you cannot get your deductible paid** by him or his insurance company. This is different from if you were in your car, truck or van and an example of how bikers can lose out.
2. In order for anyone to be entitled to No-Fault Benefits (medical bills for life, 85% wage loss, \$20 a day for household chores, medical mileage and attendant care), a "motor vehicle" must be "involved" in the crash. A "motorcycle" is not considered a "motor vehicle" as defined by Michigan's No-Fault Law. This is significant because a biker often is injured when there is not a "motor vehicle" involved. Examples: hitting an animal, loose gravel, pot holes, defective roadway, or another "motorcycle." In each of these examples **a biker would not be entitled to No-Fault Benefits.**
3. **Accessories and customization to your motorcycle is often not covered by insurance.** Often we spend tons of money on customizing our bikes and when there is a loss, only then do we find out that none or only a very limited amount of it, is covered by the insurance that we purchased. Some motorcycle policies come with \$1,000 worth of accessories coverage; some with none. You can purchase an accessories rider on your policy to cover any additional customizations. Call us so that we can review your motorcycle policy to make sure you have the coverage you need.
4. **Some Urban Myths About Motorcycle Coverage:**
  - **Urban Myth:** If I have "full coverage" on my bike, I'm covered for everything.
    - Truth: Not necessarily. There is no standard or legal definition of "full coverage." You need to specifically ask for the coverage that you want.
  - **Urban Myth:** The other vehicle has to pay my medical bills.
    - Truth: It depends. If a car, truck, van or other "motor vehicle" (not motorcycle) is involved, a biker usually qualifies for No-Fault Benefits. (See article on other side for more information).
  - **Urban Myth:** In Michigan, I have three years to file claims and lawsuits.
    - Truth: Not true. You do have three years to sue for a negligence case, however, you only have one year to do many other things.
  - **Urban Myth:** If I have collision coverage on my bike, all my accessories and custom work is covered.
    - Truth: No. (See article on other side for more information).

If you are looking for a motorcycle policy or just want to make sure you have the coverage you need, please let us know and we can review it for you.

## You can help a child get medical coverage

Every child needs health care coverage, but many Michigan children don't have it. Do you know a child without health care coverage? Tell his or her parents or guardians about MICHild.

MICHild is a program for children of working families. Children may qualify if they:

- Are legal residents of Michigan
- Are younger than 19
- Don't have other health care coverage
- Are not married
- Meet financial guidelines

Just a \$10 per family monthly premium gives kids complete health and dental care from MICHild, including:

- Well-baby care and child care visits
- Shots
- Emergency care
- Prescription drugs
- Dental exams and checkups

There are no additional costs as long as a child sees the health plan's doctors. There are no copays or deductibles. The Michigan Department of Community Health offers MICHild through several health plans, including Blue Cross Blue Shield of Michigan, and three dental plans. Apply online at [michigan.gov/michild](http://michigan.gov/michild) or call **888-988-6300**.

Source: Blue Cross/Blue Shield Fall 2008 Living Healthy

## What's a Home Inventory?

Do you know what the possessions and contents of your home are worth?

Would you be able to supply a list of items lost if you suffered a total loss or a fire to your home?

To make sure you have the correct information as it relates to your replacement costs for possessions, go to [www.iii.org](http://www.iii.org) for free software and information about creating and safely storing a home inventory.

# Putting the Pieces Together

PHONE: (248) 627-2020

FAX: (248) 627-6666

## Agents

Walter A. Renn, AAI  
Julie Boadway  
Tiffany Dresback  
Ann Kuklinsky  
Gert Lowery, AAI



Horton-Renn has an emergency line available in the event of a serious accident or claim.  
The number to be used only in cases of **Emergencies** is **248-762-8885**.

Newsletter Editor: Krista T. McBride

Horton-Renn Insurance Agency, Inc.  
1839 S. Ortonville Rd.  
P.O. Box 955  
Ortonville, MI 48462-0120

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## Homeowners Beware

Housing values have plummeted throughout the United States. The pace of existing-home sales dropped more than 8% from January 2008 to January 2009 (National Association of Realtors). Home values declined for 76% of all U.S. homes during 2008, estimated Zillow.com. What's not going down, though, is the cost of rebuilding and repairing houses. Construction costs rose by more than 4% between 2007 and 2008 (Best's Review magazine). Rising reconstruction prices are contrary to the economic news of recent months. And it's contrary to consumers' expectations that lower home values should mean lower homeowners coverage is needed. With these conflicting pressures, what should a homeowner do?

The first thing: Recall what homeowners insurance is designed to do. Insurance should "make whole" the policyholder after loss or damage to the home from an unforeseen event such as a fire, lightning strike or windstorm. In the case of rebuilding a home, "making whole" means rebuilding the same or similar structure.

When a home is damaged or destroyed, there are several issues that factor into its repair or replacement cost: debris must be removed and discarded; lumber, concrete or other building materials are in demand on the worldwide market, even if it's slumping in the U.S.; building materials are purchased for just one home, not large scale; fuel costs are higher than just a few years ago; natural disasters in the U.S. have left a shortage of building materials and labor in certain areas; and homeowners want to get back into their home as quickly as possible, and speed drives up costs.

The most important protection for homeowners is to have the proper amount of insurance-not too high, not too low. As a Trusted Choice® professional, we take into account "insurance to value" and tie dwelling coverage to replacement costs, not resale value. If it's been a while since you have re-evaluated your homeowners coverage, let us know and we can review your policies and shop around for better coverage and possibly a better price.

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## Herbed Potato Packet

The weather's getting warmer, time to get out the grill. Although, this recipe can be made on the grill any time of year.

**Ingredients:** 2 tablespoons olive oil, 2 cloves garlic, crushed, 1 tablespoon chopped fresh thyme leaves, 1/4 cup (loosely packed) fresh parsley leaves, chopped, 1/2 teaspoon salt, 1/4 teaspoon coarsely ground black pepper, 2 pounds medium red potatoes, into 1-inch chunks

1. Prepare outdoor grill for covered, direct grilling on medium.
2. In large bowl, combine oil, garlic, thyme, parsley, salt, and pepper. Add potatoes and toss until coated.
3. Using 18-inch-wide heavy-duty foil, layer two 20" by 18" sheets to make a double thickness. Spray with nonstick cooking spray. Place potato mixture on center of stacked foil. Bring long sides of foil up and over potato mixture and fold over several times to seal well. Fold ends to seal in juices, making sure not to fold in too far in order to leave room for heat circulation inside.
4. Place foil packet on hot grill grate. Cover grill and cook potatoes 30 minutes or until fork-tender, turning packet over once.
5. To serve, carefully open 1 end of foil packet first to allow steam to escape, then open top of packet. Serve potatoes in packet or spoon into serving bowl if you like. (To double recipe, make a second packet.)

Source: [www.goodhousekeeping.com](http://www.goodhousekeeping.com)