



FOR THE CUSTOMERS OF ELDREDGE & LUMPKIN INSURANCE AGENCY, INC.

Heat Your Home with Oil? New State Law May Affect You

If you heat your home with oil, a new Massachusetts law requires you to have equipment installed to prevent a fuel leak between your furnace and tank, and the pipes that connect them. The law took effect July 1, 2010.

In addition, you will have the opportunity to purchase insurance for heating oil leaks in your home. Homeowner's insurance companies are required to offer coverage from July 1 onward.

If you own a residence for one to four families and heat with oil, you will have to install an oil safety valve or an oil supply line with a protective sleeve. The work can be done by your heating oil contractor or other licensed oil burner technician.

If your heating oil equipment was installed after January 1, 1990, it is most likely in compliance since the state fire code required valves and protected supply lines for new installations after that date.

The typical cost of mandated equipment and installation ranges from \$150-\$300 including local permit fees. For low-income individuals and families, financial assistance may be available. *Find out more by calling 800-632-8175 or going online to mass.gov/dhcd.*

"Not only is compliance required, it makes good financial and environmental sense to do so," said Alan Long, president of Eldredge & Lumpkin Insurance. "By taking these preventive measures, homeowners can avoid the expense and disruption of an oil leak."

State officials warned that if an oil leak reaches soil or groundwater beneath your home, an environmental cleanup would be required. These can cost from \$15,000 to \$250,000 in the worst cases.

To see a diagram showing a heating oil system with an oil safety valve and a protective sleeve, go online to www.elinsurance.com. •



President's
MESSAGE

The Importance of Personal Service

By Alan Long

When C. Robin Turner retired from the insurance business in 1994 he sold his business to Eldredge & Lumpkin because he felt our agency would continue to provide the level of personal service to his clients that he had rendered for decades. For those who may have missed the news, Robin passed away earlier this spring (see Appreciation on page 2). A student of the insurance business, Robin was a dedicated professional with a strong commitment to consumer education, as well as a personal friend to many of his clients. Having joined the Robin Turner Agency in 1975 directly out of college, I considered

To Drive or Not to Drive: Older Drivers have Alternatives

Like any activity requiring mental and physical agility, driving skills are likely to diminish with advancing age. When elderly drivers begin to pose a risk to themselves and others, it may be time to turn in the keys. But that's often easier said than done.

This issue really hits home on Cape Cod, with our very large senior population and a number of widely-publicized accidents involving older drivers.

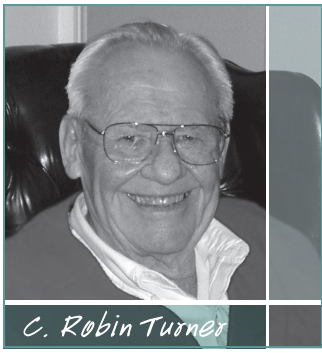
Driving represents independence, the ability to come and go at will — for example to the medical office, the movies and the mall. Driving skills can vary widely among elderly men and women, and the thought of getting out from behind the wheel is often met with strong resistance from them. How do you know when it's the smart thing for you – or your elderly parent – to do?

CONTINUED ON PAGE 3

CONTINUED ON PAGE 4

For additional information on the topics in this newsletter, please visit us online at ELInsurance.com

C. Robin Turner — Dedicated Student of the Insurance Business



C. Robin Turner passed away March 13, 2010. He owned the C. Robin Turner Insurance Agency in Chatham from 1958 to 1994. Upon his retirement, Robin chose the Eldredge & Lumpkin Agency to continue to service his clients.

An athlete and a scholar, Robin never was lacking for something to do. He was a proud member of two undefeated football teams at Amherst College. And he loved fishing and boating in Nantucket Sound off Monomoy Island, and skiing and hunting in Rangeley, Maine where his family maintained a home for 30 years.

His former employees here at Eldredge & Lumpkin remember Robin as a dedicated student of the business, always encouraging his

employees to pursue higher levels of education within the insurance industry. This commitment led to a very professional organization, one that was and is well-trained to handle his clients' needs.

Robin will be well-remembered for his many contributions and generosity to the Chatham community. He was a co-founder of the *Cape Cod Chronicle*, a past president and long-time trustee of the Chatham Conservation Foundation, and a past president of the Chatham Chapter AFS International Scholarship Student Exchange Program. He contributed his time and effort to many other local organizations.

A friend, teacher, mentor, and colleague, he will be missed by all of us who were fortunate to have known him.

— Alan R. Long

Earthquake! Yes, It Could Happen Here

From time to time, E&L gets calls from customers who ask about adding earthquake insurance to their homeowner's policy. In the wake of the disaster in Haiti, it makes sense to ask the question: could it happen here on Cape Cod?

According to LiveScience.com, a number of old faults traverse a line from Canada to South Carolina. There was a recent quake in Canada that was felt in Boston. The history books also tell us the largest earthquake in the Northeast occurred off Cape Ann on the North Shore of Massachusetts in 1755.

What does earthquake insurance cost on the Cape? Adding it to a homeowner's policy would increase the premium between four and seven percent. For example, an average home insured at \$250,000 would likely see an adjustment between \$81 and \$117 a year.

To find out more about this optional insurance, call Eldredge and Lumpkin at 800 945-1840 or stop by the office at 697 Main St., Chatham. •

"A Ghost Town... Sobering Flood Damage"

BY PAT LONG

I recently traveled to Warwick, RI to take a continuing education course for my insurance license. The class was down the street from the Warwick Mall — the same mall I had seen on TV two weeks earlier — it had flood waters approaching the second story. The parking lot was a ghost town. As I drove through adjacent residential areas, the damage was sobering. I never would have guessed that the 20-foot wide, gently flowing river beside it could have wreaked the havoc that it did. My first thought was, "Who would have thought you needed flood insurance here?"

Although we have written about flood insurance before, it needs repeating. Please know that flood damage is NOT covered by most homeowner's and business owner policies. Flood coverage requires a separate policy that is backed by the U.S. Government. Keep in mind that not only do floods result from overflowing rivers but from storm waves, mudflow, snow melt and the new phenomena of rising ocean waters.

I did some research when I returned from class. The average elevation of the mall is 47 feet above sea level. The area I viewed is in what is termed an X Flood Zone, a preferred zone, as are Zones B and C. Flood insurance would not be required for a mortgage in those preferred areas, so the coverage was optional.

Flood Zones X, B and C are eligible for preferred flood rates, meaning you can purchase \$250,000 in building coverage and \$100,000 in contents coverage for less than \$400. But sadly, in these economic times, I doubt many of those Rhode Island property owners had coverage. Our agency can always recommend good coverage but you need to determine if flood insurance is right for you in your location. Please stop by the office or call 800 945-1840 for more information. •

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BY E-MAIL

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Chatham's David Murdoch On the Water, on the Lookout for Seals

On a breezy, bright summer day there are few pastimes more pleasant than cruising off Chatham aboard the *Captain Kate*. You'll likely see colonies of gray seals cavorting near Monomoy Island, but even on days when seals are scarce, the scenery is stunning and the welcome is warm.

At the helm of the 26-foot Chatham Water Tours' launch is Owner/ Captain David Murdoch, a well-known resident of Chatham for more than 50 years and a valued Eldredge & Lumpkin Insurance customer for decades. "The seals may not be quite as plentiful this season," David says, citing last summer's unusual influx of sharks, their natural enemy. "But it's still early. As the water warms, I'm hopeful the seals will be back in full numbers."

High season for Chatham Water Tours is from mid-June through Labor Day, when three, 90-minute daily cruises are scheduled for the 27-passenger launch. In addition, the vessel is available for private cruises from May to October. "We've had wedding parties on board," says David, "as well as school kids, business groups—you name it. One of our recent trips was for a woman's 80th birthday celebration!"

When he's not cruising, David is busy at his other business, Chatham Ship Models. He specializes in museum-quality restorations, including cleaning, repainting and replacing of rigging and fittings. David's sterling reputation for quality work continues to bring him models from all over the country.

Gay Murdoch, David's wife, who is a busy realtor and paddleball enthusiast, is active in the Chatham Cultural Council and other community groups. Their son, David Jr., is a commercial fisherman in Chatham, and their daughter, Kate, is the licensed captain of a Boston Harbor tour boat.

"Three out of four of Murdochs on the water's not bad!" says David with a grin.

To learn more about the Murdoch businesses, visit www.ChathamWaterTours.net and www.ChathamShipModels.com. •



The *Captain Kate* — named for the Murdochs' daughter — on the lookout for seals.

TRAMPOLINES!

BY PAT LONG

Kids and athletes love them but insurance companies don't! At last count, three percent of U.S. households had at least one trampoline — that translates into three million trampolines! In our experience, this proves true since hundreds of our customers have them.

There should be no surprise to the insurance industry's aversion to trampolines since it spends an estimated \$280 million each year in medical, legal and disability expenses related to trampoline injuries.

So how does this affect you? Insurance companies will treat homes with a trampoline in one of three ways: they will insure the home; they will cancel the homeowner's policy if a trampoline is found; or, they will insure the home as long as certain precautions — such as netted siding and supervised use — are taken.

CONTINUED ON PAGE 4

To Drive or Not to Drive

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The most common warning signs are deteriorating vision, diminished concentration and slow reaction times. Others include driving too slowly or too fast, misjudging distances and frequent close calls. Tickets or warning citations should also raise a red flag.

Quitting "cold turkey," however, is not the only option. Changes to driving habits can often help keep elderly drivers safely behind the wheel. Common-sense changes include refraining from driving at night and staying on familiar roads near home. It's also wise to avoid rush hour, busy intersections and major highways.

In addition, AARP offers refresher courses for older drivers at a number of senior centers across the Cape. These classes can be very helpful, according to Ellen Ford, Director of the Chatham Council on Aging, who usually schedules them twice a year. They are open to residents of towns besides Chatham. The classes cover rules of the road and recommend specific ways older drivers can improve their skills.

"The classes are very supportive and non-judgmental," Ford said. "There are no tests." To find out when the next class is, call the Chatham COA at 508-945-5190.

If you or a loved one are approaching the drive/no drive crossroads, please consult with your customer service representative at Eldredge & Lumpkin. We may be able to help steer you in the right direction, based on our long experience with generations of customers whom we also count as friends. Please call us at 800 945-1840. •

Other AARP Safe Driving Classes on Cape Cod in August

August 2

Barnstable Senior Center: 508-862-4750

August 11

Mashpee Senior Center: 508-539-1440

August 16

Yarmouth Senior Center: 508-394-7605

Falmouth Senior Center: 508-540-0196

Trampolines!

CONTINUED FROM PAGE 3

Our experience at Eldredge & Lumpkin is that most policies do not exclude the coverage, but we are not allowed to write a homeowner's policy with the majority of our insurance companies if we know a trampoline is at the home. And if a company discovers a trampoline when it inspects the home (which most companies do at three-year intervals), it will require you to remove the trampoline or it will not renew the policy.

I always tell our customers, "Never change your lifestyle to fit insurance, but make the insurance fit your lifestyle." Find the right company and protection to cover your trampoline. Please call us at 800-945-1840. •

President's Message

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Robin a valued teacher, mentor and friend. The independent insurance agency business has changed dramatically over 35 years. There were no computers in the agency when I joined, not even a photocopy machine. We typed every policy in-house on IBM typewriters, sent every piece of correspondence to our clients by regular mail, and billed and collected premiums for every policy we wrote. We seemed to have had more time to call on our customers and to get to know each of them personally.

Today our business, our industry and the world have become high tech; we do almost everything on computer (but we still have an old IBM typewriter for emergencies). Policies are downloaded electronically to our computers, correspondence is sent via e-mail (very efficient but often impersonal), and bills are paid by many of our clients on-line or by electronic funds transfer. Technological advances have given us the ability to be more productive; we can accomplish more in less time with fewer

employees. But those advances have led to less personal contact with our clients. So how do we continue to maintain a level of personal service with you when so much of what we do today evolves around the new technology?

While many of our competitors have moved to automated receptionists, at E&L your calls always will be greeted by a live voice. And while other agencies provide you with the option of leaving a voice mail message, at E&L if your representative is unavailable, you will always be given the opportunity to have another representative take care of your needs. And although other agencies use generic newsletters available within our industry, we will continue to write all of our own material with the goal of personalizing our articles to address current events which are of interest to and may affect our clients' individual needs.

In today's fast-paced and often-impersonal business world, our goal is to continue to provide you with the level of professional advice and personal service that would make Robin proud of his 1994 decision. •

- New state law for homeowners who heat with oil.
- Chatham's David Murdoch on the lookout for seals.
- C. Robin Turner: a dedicated professional who will be missed.
- Alternatives for older drivers.
- Trampoline insurance.
- Protect yourself from floods.
- Earthquake: it could happen here!



SUMMER 2010
In This Issue

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