



**DB** DURFEY  
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**PERSONAL INSURANCE NEWSLETTER** *Extended Online Edition*

**FAQ: “What is a PJC?”**

We are often asked about this topic and it is a complicated one. To keep things simple, we will cover how it applies to traffic tickets.

**What is a PJC?**

It stands for “Prayer for Judgment Continued”. It allows a person to admit guilt without technically being convicted by the Court.

This means that the person charged will still need to pay court costs, but will not be charged points on insurance or their drivers license.

**Does the ticket just go away?**

The ticket will still show up on your MVR with notice that you received a PJC for this offense. Insurance companies can see you received a ticket, but they can’t charge you points for it.

**How often can you use it?**

A PJC can be used once per **HOUSEHOLD** every three years for

insurance purposes. If your spouse or child received one, you are no longer eligible. It is legally possible to get two every five years, but insurance companies will not honor them.

Getting a second household PJC in three years will cause points to be charged for both tickets.

**How can I use it?**

It can be used for a variety of traffic violations. The legislature has been removing certain tickets from eligibility. The following are examples of tickets that are not eligible for a PJC:

- DUI
- Passing stopped school bus
- Speeding in excess of 15mph over the speed limit
- Any conviction of someone with a commercial drivers license

***A PJC is not a right.***

It is up to the judge, who may deny your request for any reason. A fairly common reason for denial is that you were combative with the police officer giving you the ticket.

**Should I use it?**

A PJC should be a last resort. There are a number of other options that may be preferable. Options to try first include:

1. Get the Ticket Dismissed
2. Change to a Non-Moving Violation such as Improper Equipment (this is common outside of Wake County).
3. If a speeding ticket, have it reduced to 10 over.

PJC often works best for issues where these options are limited, such as running a red light.

Knowing what the ticket will cost can help you make a decision. You can find the insurance points charged for different tickets on the NCDOL website or our summary [www.dhbins.com/points](http://www.dhbins.com/points)

Use an attorney that is familiar with PJC law. We have seen attorneys lower the ticket to 9 over and also use a PJC. That PJC is gone.

**As always, we are here to offer guidance. If you get a ticket, give us a call to talk about your options.**

# Adding A Car On Your Personal Auto Policy

*When you have a policy in place, the PAP is designed to make adding a new car a simple process.*

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**Your current NC personal auto policy automatically covers a newly acquired auto as long as you notify the insurance company about the purchase within 30 days.**

This makes purchasing a vehicle late at night or on the weekends much simpler. Most dealers know about this automatic coverage, but we found that many of them do not understand that it has limitations.

**A few of the common issues are listed below:**

## Only Your Current Coverage Is Automatically Extended

- **Additional Vehicle:** Comprehensive and Collision Coverage are only included if you have a vehicle with these coverages on your current policy. If you only have liability coverage on your current policy, you will only have liability coverage on the new vehicle.
- **Replacing A Vehicle:** You will have the same coverage you had on the vehicle being replaced.

## We Never Get Notified

Dealers often promise to call the insurance agent and get the vehicle added. This call fails to happen with regularity. You signed paperwork agreeing to keep the vehicle properly insured. If they fail to make the call, you can end up with a major problem. If you do not hear from us, follow up to make sure that the vehicle has been added. If we are not contacted, the vehicle will become uninsured at the end the 30 day period.

The rules for automatic coverage differ depending on if you have a personal auto policy or a business auto policy. This overview discusses the process with a personal auto policy.

## Not all Vehicles Automatically Covered

**Pickup Trucks and Vans are limited.** They are only included if:

- Pickup Trucks or Vans are under 10,000 GVW; and
- Are not used for the delivery or transportation of goods or material

## The Name On The Title Must Match The Name On The Insurance Policy

The policy picks up new vehicles owned by the named insureds. This includes the people listed as named insureds on the declarations page (and their spouse if members of the same household). The vehicle needs to be titled to the named insureds. Two fairly common issues we come across are:

- **Car In Child's Name**  
Having a child listed as a driver on the policy does not make them a named insured. They do not get automatic coverage.
- **Car In Business Name**  
*(This is also true for a car in your personal name when the policy is in the business name)*  
Even if you own the business, there is no automatic coverage for vehicles put in the name of a corporation or LLC.

If you have any of these issues, give us a call in advance.  
We can work with you to get the right coverage in place when you need it.



# Insurance on Vacation

Common questions we receive from customers going on vacation.



## ***Does my personal liability insurance still cover me?***

Your personal liability coverage on your homeowners policy follows you around the world, but there are some limitations on the policy that often come up on vacation.



## ***What if my luggage is stolen?***

Your personal property is covered around the world with you on your vacation just as it is in your home.



## ***Hotel Room Damage\****

The policy only covers Fire Damage to rented property resulting from Fire, Smoke and Explosion. Partying like a rock star is not covered.



## ***Does my auto insurance cover me outside the US?\****

Your auto insurance only covers you in the US, Puerto Rico and Canada.



## ***Renting a Boat\****

Your homeowners policy doesn't cover physical damage to any rented boat and excludes liability arising out of the following rented boats:

- Sailboat over 26 Ft
- Outboard Motor Above 25hp
- Inboard/Outdrive Motor above 50hp (Most Jetskis have more than 50hp)



## ***Do I need to buy insurance on the rental car?***

We discussed this in detail in our last newsletter. You can get our thoughts on our website [www.dhbins.com/](http://www.dhbins.com/)

\*An umbrella policy may provide some additional coverage.



## ***Travel Insurance***

We do not sell Travel Insurance, but are often asked what it does. The policies vary, but often provide protection for:

- Trip Cancellation due to causes such as illness, weather or jury duty
- Medical bills while traveling, including the cost to evacuate you back home.



## ***Does Health Insurance follow me?***

Not all health insurance plans work outside the US. Check with your health insurance provider.



## Questions?

Give us a call or [send us a message](#).

# CONTRACTORS AND INSURANCE



If you hire an electrician and his faulty work burns down your home, who is going to pay? If his worker is injured on your premises, who will pay his lost wages? **If they don't have insurance, the answer could be you.**

Hiring a contractor can be very expensive. It can be tempting to go with the cheapest option available. One of the ways contractors can cut their prices is to skimp on insurance. This puts you at risk. You often hear contractors claim that they are "insured and bonded", but even this doesn't tell you much. It could just mean that their auto is insured while driving to your home and they are bonded to work on a street somewhere. Your homeowners policy provides you with some liability protection, but you should still hire a contractor with their own insurance.

Ask your prospective contractor for a Certificate of Insurance. A contractor can request their insurance agent to send you one. A Certificate is far from a perfect document, but it is a quick way to see the basics. If you are having major work done on your home, this isn't a bad idea. There are a few things to look for:

## Other Coverages

### General Liability Coverage



Provides coverage for bodily injury and property damage arising out of their operations. If "Products and Completed Operations" is not included, **their coverage ends when their job ends.** Problems arising out of their finished work will not be covered.

### Current Dates



An old certificate only tells you they had insurance in the past.

## Certificate of Liability Insurance

**ACOFF CERTIFICATE OF LIABILITY INSURANCE**

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND DOES NOT REPRESENT A CONTRACT. THE POLICY COVERS THE CONTRACTOR'S LIABILITY FOR BODILY INJURY AND PROPERTY DAMAGE ARISING OUT OF THEIR OPERATIONS. THIS CERTIFICATE DOES NOT AFFRANCHISE OR ASSUMELY ASSIGN RIGHTS OR OBLIGATIONS UNDER THE POLICY. FOR THE FULL TERMS, CONDITIONS AND EXCLUSIONS, REFER TO THE POLICY CONTRACT. THIS CERTIFICATE IS NOT A CONTRACT. THE POLICY CONTRACT IS THE ONLY DOCUMENT WHICH DETERMINES THE SCOPE AND EXTENT OF THE COVERAGE PROVIDED BY THIS POLICY. THIS CERTIFICATE IS NOT A CONTRACT. THE POLICY CONTRACT IS THE ONLY DOCUMENT WHICH DETERMINES THE SCOPE AND EXTENT OF THE COVERAGE PROVIDED BY THIS POLICY.

**AGENCY INFORMATION:**  
 Agency Name: ACOFF Insurance Services, Inc.  
 111 Agency St.  
 Raleigh, NC 27601

**INSURED INFORMATION:**  
 Insured Name: 111 Contractor St.  
 Raleigh, NC 27601

**COVERAGE INFORMATION:**

COVERAGE	DESCRIPTION	START DATE	END DATE	AMOUNT	COVERAGE TYPE
General Liability	Contractor's Liability	01/01/11	01/01/12	\$1,000,000	Contractor's Liability
Product/Completed Operations	Contractor's Liability	01/01/11	01/01/12	\$1,000,000	Contractor's Liability
Professional Liability	Contractor's Liability	01/01/11	01/01/12	\$1,000,000	Contractor's Liability
Auto Liability	Contractor's Liability	01/01/11	01/01/12	\$1,000,000	Contractor's Liability
Umbrella Liability	Contractor's Liability	01/01/11	01/01/12	\$1,000,000	Contractor's Liability

**INSURED INFORMATION:**  
 Insured Name: 111 Contractor St.  
 Raleigh, NC 27601

**AGENCY INFORMATION:**  
 Agency Name: ACOFF Insurance Services, Inc.  
 111 Agency St.  
 Raleigh, NC 27601

**ACOFF**  
 111 Agency St.  
 Raleigh, NC 27601  
 Phone: (919) 999-9999  
 Fax: (919) 999-9999  
 Website: www.acoff.com

### Builders Risk



If you are building a new home or adding onto your home, this provides protection for the new construction and building materials while it is being built.

It is often purchased by the builder, but some contractors want the homeowner to buy it. You need to be clear who is responsible for this policy and get proof it has been purchased. This falls through the cracks most often when no bank financing is involved.

### Fidelity Bonds



The most common type of bond you could encounter provides protection if their employees steal from you. While better than nothing, actually getting paid from these bonds can be somewhat difficult.

The best option is to lock up or remove your valuables while contractors are in your home. You picked a contractor you trust, but he is probably not going to be the only one that comes on the job site.

### Workers Compensation



This provides payment for medical expenses and lost wages if an employee is injured on the job.

In NC, Companies with three or more employees are required to carry workers compensation. If a small company chooses not to buy Workers Comp, it is up to you if you still want to hire them.

### NC Licensing Board for General Contractors

- Verify General Contractors License [www.nclbnc.org](http://www.nclbnc.org)

# DHB CERTIFICATE BASICS

The standard way for a contractor to provide proof of insurance is by sending a Certificate Of Insurance. If you aren't familiar with them, Certificates of Insurance can be a bit confusing. The following guide is intended to give you a brief idea of what to look for to see if your contractor has General Liability and Workers Compensation coverage.

		<b>CERTIFICATE OF LIABILITY INSURANCE</b>		DATE (MM/DD/YYYY)		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.						
<b>IMPORTANT:</b> If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).						
<b>PRODUCER</b> Agency Name 111 Agency Dr.  Raleigh NC 27609		<b>CONTACT</b> NAME: Agent Name PHONE (A/C, No, Ext): 919-867-5309      FAX (A/C, No): E-MAIL ADDRESS: email@agency.com				
<b>INSURED</b>		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>		
Contractor Name 111 Contractor St.  Raleigh NC 27609		INSURER A : ABC Insurance Company  INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :				
<b>COVERAGES</b>		<b>CERTIFICATE NUMBER:</b>		<b>REVISION NUMBER:</b>		
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		9876-54321	01/01/2111	01/01/2112	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Excluded
A	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS		8765-43210	01/01/2111	01/01/2112	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input checked="" type="checkbox"/> N	7654-32109	01/01/2111	01/01/2112	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 100,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)						
<b>CERTIFICATE HOLDER</b>				<b>CANCELLATION</b>		
Your Name Your Address 1900 South Boulevard Suite 302 Charlotte NC 28203				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE **Signature**		
ACORD 25 (2010/05)				© 1988-2010 ACORD CORPORATION. All rights reserved.		
The ACORD name and logo are registered marks of ACORD						

SAMPLE CERTIFICATE

A certificate of insurance is not a guarantee of coverage. Issues such as policy provisions that seriously restrict coverage, cancellation due to payment or premiums, and other problems remain. The wording on the certificate makes it clear that this is an informational document only.

The fonts in the different sections normally match. If it looks like someone took an old certificate and "updated" it themselves, request a new copy directly from their agent.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE POLICY OR POLICIES DESCRIBED BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A REPRESENTATION OR PROMISE BY THE PRODUCER, THE CERTIFICATE HOLDER, OR THE INSURED.

Date Certificate Was Issued.  
If this date isn't current, their coverage might not be either.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b>  NAME OF YOUR CONTRACTOR'S INSURANCE AGENT	CONTACT NAME: Agent Name PHONE (A/C, No, Ext): 919-867-5309 E-MAIL ADDRESS: email@agency.com	FAX (A/C, No): INSURER(S) AFFORDING COVERAGE NAIC #
	INSURER A: ABC Insurance Company	
<b>INSURED</b>  NAME OF YOUR CONTRACTOR	INSURER B:	If you are unfamiliar with the insurance company, you can look them up at <a href="http://www.ambest.com">www.ambest.com</a> . We recommend companies with at least an A- rating.
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT, THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		

Look here to see if completed operations are excluded.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			9876-54321			EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Excluded
	GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						
A	<input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTO						COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB OCCUR CLAIMS-MADE DED. RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	7654-32109	01/01/2111	01/01/2112	<input checked="" type="checkbox"/> WC STATUTORY LIMITS E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 100,000

TIME PERIOD WHEN THEIR POLICY IS EFFECTIVE.

This section contains information about their auto insurance. If they will be driving on your behalf, you may want to see this coverage as well.

This box should be checked.

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**

This section can be used for a number of purposes and is often blank. If you see something strange, be sure to question it. For example, do not accept a certificate from the contractor about to remove a tree in your yard that describes his operations as "Interior Painting".

<b>CERTIFICATE HOLDER</b>  Your Name & Address  Your Name And Address	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE  Signature Needed
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This form is a very brief guide to some important sections of Certificates of Insurance. It is a incomplete overview of a form with complex legal implications intended for a beginner to get an idea of where to look. Shaded areas contain important legal information. We have shaded them to make our information easier to find. If you have questions about a certificate you received, give us a call.

# North Carolina Insurance Points

The North Carolina Safe Driver Incentive Plan (SDIP) charges drivers “Points” based on their driving experience over the previous three years. Points are charged for moving violations or causing an accident and result in a driver paying a higher premium based on driving history. The three year clock for insurance points starts at the conviction date not on the date you receive the ticket. This system is separate from the point system of the NC DMV.

We get a number of questions about how the point system works. To simplify things, we have split out a number of the most common convictions that cause drivers to be charged points.

## PASSING A STOPPED SCHOOL BUS

Rate Increase  
**80%**

## At-Fault Accidents | (Amounts Include Damage To Your Auto)

- Total Damage Under \$1,800 [1 Point] \*
- Property Damage Total \$1,800–\$3,000 [2 Points]
- Property Damage Total Above \$3,000 or Bodily Injury Damages Above \$1,800 [3 Points]

## Speeding Tickets

- 1-10 mph over when speed limit is under 55 [1 Point] \*\*
- 1-10 mph over when speed limit is 55 or higher [2 Points] \*\*
- 10+ mph over providing total speed is between 56 and 75 [2 Points]
- Driving above 75 when speed limit is below 70 [4 Points]
- Driving above 80 when speed limit is 70 [4 points]

DRIVING 76  
IN A 65 ZONE

Rate Increase  
**80%**

## SPEEDING OVER 15 MPH\*\*\*

DAY REVOCATION  
**30**

## Driving Under the Influence

- Under age of 21 and driving after consuming any alcohol [4 Points]
- Driving with a blood-alcohol level of .08 or more [12 Points]
- Driving commercial vehicle with blood alcohol level of .04 or more [12 Points]

## Others:

- 1 Point: Most Minor Moving Violations (Failure to Stop at Stop Sign)
- 2 Points: Illegal Passing | Following too Closely | Driving on Wrong Side of Road
- 4 Points: Reckless Driving | Passing a Stopped School Bus | Hit and Run (Property Damage Only)
- 8 Points: Aggressive Driving
- 12 Points: Pre-Arranged Racing | Hit and Run (With Bodily Injury)

## SDIP Points → Approx. Rate Increase

<b>1 → 30%</b>	<b>7 → 165%</b>
<b>2 → 45%</b>	<b>8 → 195%</b>
<b>3 → 60%</b>	<b>9 → 225%</b>
<b>4 → 80%</b>	<b>10 → 260%</b>
<b>5 → 110%</b>	<b>11 → 300%</b>
<b>6 → 135%</b>	<b>12 → 340%</b>

\*SDIP for Accidents under \$1,800 may be waived if:

No Bodily Injury | No Conviction For Moving Violation With Accident |  
No Convictions or At-Fault Accidents for Anyone in HOUSEHOLD during experience period.

\*\*SDIP for speeding 10mph or less may be waived if:

The Violation Did Not Occur In A School Zone | There Is Not Another Moving Violation For The Experience Period.

\*\*\*NC DMV Rule—Driving vehicle more than 15 mph over speed limit, if driving at a speed higher than 55mph





## Homeowners Insurance Change For Property In Storage

### 10% of Personal Property Limit

A new edition of homeowners form (HO3) has been approved for use in NC. Insurance companies are required to start using it by mid 2014. One change could cause issues for insureds with items in storage.

Earlier policies held no special limitation for your personal property stored in an offsite storage unit. The coverage is now limited to 10% of your Personal Property insurance limit. If you think you may have an issue, give us a call to discuss options.

# dhbins.com

## What Is New?



### Our Personal Insurance Checkup is now online in the DHB Service Center!

[Please take a moment to take the checkup on our website.](#) As your life changes and the industry changes, this will help us review your account to help us keep you properly insured.

### New Online Service Center

#### Offers a secure way to:

- Request Changes
- Notify Us of Loss
- Ask Questions
- Find Payment Info
- Keep Insurance Up to Date



[Service Center](#)



The insurance industry spends over \$4 Billion a year on ads. The vast majority of ads say nothing more than how cheap they are or perhaps show an animal telling jokes.

We could try to compete with our own mascot. A tap-dancing squirrel or perhaps Mago the Wonderdog could rescue you with discounts...but this isn't what drives DHB customers.

Our customers value personal relationships and guidance, and they understand that insurance is a financial product that protects their family's future. They value honest advice.

**If you value working with DHB, we would greatly appreciate a review on Google or Yelp.** We can't compete in the billion dollar game of advertising, and we do not want to. We have always counted on the word of mouth in the community. We would love your support.

# DURFEY-HOOVER-BOWDEN PERSONAL



Paul Hoover IV  
CPCU, CIC



Paul Hoover III  
CPCU, ARM



Michael Bowden  
CIC



Tracy Jones



Mandi Baldwin

# Teach Your Children How To Behave Around Dogs

(And Vice Versa)



## DOG BITE STATISTICS

**\$483,700,000**

2013 Liability Insurance Claims  
From Dog Bites

**\$27,862**

Average Cost of Dog Bite Claim

**50%**

Involve Children  
Under 12

**70%**

Of Fatalities Involve  
Children Under 10



Sources:  
americanhumane.org  
iii.org

Durfey-Hoover-Bowden Insurance Agency

**D  
H  
B**  
INSURANCE  
**DURFEY  
HOOVER  
BOWDEN**  
SINCE 1937