



Insurance Made Easy

with **A** LLEN / FREEMAN / McDONNELL
AGENCY



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www.InsuranceMadeEasy.com • 207-942-7371 • 1-800-762-8600 • 141 N. Main Street, Brewer, ME 04412

Were you excited to read UBER was launching in Bangor & Lewiston?

Whether your interest was peaked by the potential to earn some money or the technology on your smart phone to catch a ride, there are several things to keep in mind before you jump on board. Please refer to the legislation which became law last June for the nitty gritty (http://www.mainelegislature.org/legis/bills/bills_127th/chapters/PUBLIC279.asp).

Basically, Transportation Network Companies (TNC) are now required to apply to the State for a permit and maintain minimum insurance. TNC's must perform background checks and motor vehicle reports for those who want to drive for them as well as verify that drivers have personal auto insurance coverage. Sounds like a win-win if you just wanted to drive around and pick up some rides a night or two during the week but...

- *the TNC required insurance doesn't require any physical damage coverage for your automobile
- *the TNC required liability limits are only state minimums applicable during login and waiting
- *your personal auto policy most likely excludes livery (paying passengers) so you would have no physical damage coverage or liability during login, waiting, or transporting
- *your rental reimbursement may not apply if your accident is during login, waiting or transporting
- *your auto loan/lease may prohibit livery which could lead to default of your loan

Commercial Auto Policies are available and several Personal Auto Companies are developing endorsements to cover the gap created by this new use of personal vehicles. Give us a call or call the Maine Bureau of Insurance, Property and Casualty Division at 1-800-300-5000 with questions on the new law and your personal policy. The Secretary of State's Office can answer questions regarding permits to drive for a TNC at 207-626-8400.

Technology is amazing!

You can reach us by email
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or look us up on our website
www.InsuranceMadeEasy.com

or facebook!

<https://www.facebook.com/pages/AllenFreemanMcDonnell-Agency/138790459483703>

BUT you will NEVER get voice mail

—
Real People answer our phones!
1-800-762-8600 • 1-207-942-7371

'Tis the Season...

Oh, joy! It is staying light longer and we are leaving our jackets in the closet!

We also are pulling the convertible out of storage, dusting off the motorcycle and helmet, airing out the camper and polishing up the boat and trailer.

Some things to remember with warmer weather...

1. **Add the liability coverage** back on your specialty vehicle if you dropped coverage while storing.
2. **Verify you are off the winter lay up period**, for motorcycles in particular.
3. **Register and inspect** your vehicle and trailer and equipment.
4. **Replace safety equipment** if needed, like life jackets, batteries and eye protection.

Call us any time to discuss your coverage and what is important to you.

Shout Out...

Stop by **Shoestring Thrift Shop** at
10 Brimmer Street, Brewer!

The typical hours of operation are
Wednesday through Saturday
10am to 3pm.

Wednesday mornings, we take turns
volunteering and would love to see you.



Check them out on facebook or
<http://shoestringthriftshop.weebly.com/>

We also are just finishing up our
2nd facebook pet food drive supporting
the Bangor Humane Society. We will
donate 1 pound of pet food for each "like"
our office pets receive.



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