



Insurance Made Easy

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AGENCY



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“Tree Roots and Sewer Lines – Insured?”

Ever drive down the street and see a front yard with a trench that looks like someone is dredging a channel from the front door to the street? While a select few may be installing an expensive irrigation system, most are having the sewer line replaced. This line consists of a pipe that runs from the home to the mainline under the street. The lucky among them have undertaken this project on the advice of a proactive plumber who warned of the consequences of backup or leakage due to cracked or clogged pipes. The unfortunate majority have already experienced those consequences.

There are many substances that can clog a pipe. Most can be controlled, others cannot. Consider tree roots: a common reason for clogged and cracked pipes, which can cause most unpleasant damage to the inside of your house. Remedying this unfortunate situation can be costly, and depending on the nature of the project, is not covered by standard home insurance.

Consider the costs: (1) cleaning up damage to/in the house caused by the roots growing into the pipe, and (2) fixing pipes damaged by the roots.

In the case of the former, some home insurance policies will cover damage to your home if a clog causes your plumbing to overflow; others will not. Thus, if the root clog causes a toilet to send water the wrong way (which falls on people’s “biggest fear” list somewhere between death and clowns), resulting damage such as warped tiles, soaked carpet and furniture may not be paid by insurance.

Luckily, most standard home insurance policies can be modified to cover this significant exposure for additional premium. Cost of the modification varies but can be inexpensive; some providers will add the coverage for only a few dollars.

Consider the latter. In addition to paying for damages caused by the clogged or cracked pipe, homeowners will need to protect their property by having roots removed and installing piping that is not damaged. This could mean digging up several square feet of your yard, conducting repairs, and closing the hole as if nothing ever happened—not an easy or inexpensive task.

If this happens to you, don’t panic! While unmodified home insurance does not cover resulting damage, it may cover the cost to tear out and replace the damaged pipes. The kicker is “damage”—the home insurance policy will often cover the cost to fix the pipes if they are physically damaged by the roots, such as when the root penetrates a joint causing it to crack. It is possible for a root to clog a line without damaging the pipe- if this happens there would be no coverage to fix the pipe because it is not physically damaged.

There are many unexplainable phenomena in nature and the unpredictable root structure of trees and plants certainly qualifies. Since this problem is handled differently by insurance companies, call our office to see what we can do for you.

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What to do if you purchase a new vehicle on the weekend...

You fall for that shiny new car in the dealer's lot and next thing you know you are waiting to sign a finance agreement! They ask you about insurance for your new vehicle and you realize it is Saturday afternoon... what can you do?

Most companies will honor the coverage for a newly purchased vehicle at the level of your current vehicle for several days at the least, enough to get you to Monday morning to call us. Many Insurance Companies have 24/7 Service Centers and are there to make any changes for you around the clock. So take a breath and pull out your Auto ID card from the glove box with the information listed.

The biggest concern is the "at the level of your current vehicle" clause most companies use to establish what your temporary coverage on the new vehicle will be until you formalize the change/addition. In addition to liability coverage, a lienholder will most likely require comprehensive and collision coverage: coverage for your vehicle. If your current vehicle is covered on a liability only basis, you do not currently have this coverage available to extend to your new vehicle. If you are leasing the new vehicle, the leasing company most often wants you to have higher limits of liability than the state requirements and comprehensive and collision coverage.

Commercial Auto Policies are often similar but it is best to know ahead of time what your Insurance Company will do in this situation.

If you think you may be shopping for new vehicles after normal office hours, please give us a call so that we can go over your current limits and how that might impact your

Shout Out...



Give a closer look at Comins Hall on your next trip over Route 9!

The Eddington - Clifton area residents have been working hard planning events and renovations.

Julie from our office is even
a new Board Member!

"In 1878, the foundation for what was to become Comins Hall was laid. After 130+ years the Hall sits tall and proud - a historic landmark and a symbol of community spirit.

Eddington - Clifton Civic Center is a registered 501-c(3) not-for-profit organization run by volunteers. Both volunteers and donations are welcome.

The Hall is available at no charge for public events, programs and projects by any group or organization in Eddington and Clifton, and for private functions for a small fee."

Find this and more on the website

<http://www.cominshall.org/>

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