



Auto * Home * Business * Life * Workers Compensation

At Summit Insurance, we carry multiple insurance companies to fit your insurance needs.
Our goal is to give you the best coverage possible at the best price.



Monthly Referral Winner!

*Congratulations to **Joel M.** for being our December referral winner. He will receive a \$50 Visa gift card and be entered into our year end drawing.*

Thank you to all of you who participated last month in our referral program. Please keep them coming throughout the year for multiple chances to win. We appreciate your business!

Our referral program ~ Refer a friend or family member to Summit Insurance for their FREE quote on their Auto, Home, Business or Life insurance and we will send you a \$10 Starbucks gift card whether or not they become a client. All the person has to do is mention YOU referred them to us. Your name will also be entered into a monthly drawing for a \$50 Visa gift card. In addition, you get 1 chance for a **new flat screen TV** at our annual drawing that will take place at the end of the year!! Remember, you can REFER as many people and enter to win as many times as you like - MULTIPLE referrals count as multiple chances to win!

Erie Insurance - North Carolina Homeowners
(Effective 4/1/2018)

Overall rate change: +3.2%

About 80% of policies will see less than a \$50 increase from this rate change.

5 Driving and Car Maintenance Resolutions

by Erie Insurance on December 27, 2017

Whether it's following a regular maintenance plan or making sure you're prepared for an emergency, we've pulled together five driving and car maintenance resolutions for the New Year.

Procrastinating on regular maintenance. If you skimp on basic maintenance, your car can eventually quit or malfunction. If you're on the road when it happens, you could lose control of your car, putting yourself and others in a dangerous situation. So, if it's been

awhile, get your car into the shop for an oil change. A mechanic can also check your vehicle's filters, fluids, hoses and other key components. Also, ask about your vehicle's maintenance schedule. Find out if any parts are wearing out before they break.

Neglecting your tires. Make sure your tires are properly inflated, not only does it add life to your tires, but they're much safer on the roads, too. According to the National Highway Traffic Safety Administration (NHTSA), nine percent of automobile crashes are related to tire failure. Don't ignore the alerts from your vehicle's tire pressure monitoring system. If you have an older vehicle, get into the habit of eyeing the tires whenever you approach the vehicle.

Preparation is key. Breakdowns happen, but it's being prepared that's important. If you have comprehensive vehicle coverage with ERIE, you can add Road Service coverage to your policy for as little as \$5 per covered vehicle. It's having that peace of mind, knowing that if you're stranded, you'll have help. It's also important to put together an emergency car kit. Include the basics like a cell phone charger, blanket and small first aid kit, and extras like granola or energy bars and bottled water. Find the full list of emergency car kit items on the Eriesense blog.

Add extra time, not speed. If you have the need for speed, now's a good time to rethink this habit. In 2015, nearly 10,000 people died in crashes where speed was a factor. (That's 27 percent of all fatal crashes that year, according to the NHTSA.) Try leaving a few minutes early, and if traffic isn't cooperating with your plans, just take a deep breath and back off the gas pedal. Remember, it's better to be safe than sorry, and there's no prize for arriving first.

Safe keeping. Take a look at your parking habits. Even if you're parked in your driveway, garage or street, an unlocked vehicle is an open invitation for burglars. An unlocked vehicle invites easy access to your house, especially if your garage door opener is easily accessible. Also make sure you remove all bags, purses and valuables from your vehicle. Don't make these an easy target for burglars.

Ready for a bonus tip? Make sure your vehicle has the proper coverages for your specific needs.

Preventing Frozen Pipes (And what to do if they



end up freezing anyway)

by Erie Insurance on January 4, 2018

Frigid winter temperatures can cause pipes to freeze. While we can't control the weather, there are things we can do to prevent pipes from freezing.

We've pulled together tips to help prevent frozen pipes and list of suggestions for you to follow if they do.

Prevention could be the difference between dry or damaged.

Frozen water pipes and the damage they can cause are a reality for thousands of people each year. That's especially the case when you are at below freezing temperatures for an extended period of time. "We see about 2,200 claims per day during an average January winter," says Chris Zimmer, senior vice president of Claims Field Operations for Erie Insurance. "Many of them are due to frozen water pipes."

The Insurance Institute for Business & Home Safety says a burst pipe can cause more than \$5,000 in water damage. That's because the damage can be extensive.

To prevent pipes from freezing and causing major damage, follow these steps:

Drain water from pipes that are likely to freeze. This includes your swimming pool and sprinkler water supply lines.

Disconnect any hoses from the outside of your home, drain the hoses and store them in the garage. Make sure to close the indoor valves supplying these outdoor access points.

Insulate the area around vents and light fixtures. This helps prevent heat from escaping into the attic.

Seal any wall cracks. Be sure to pay careful attention to the areas around utility service lines.

Open kitchen cabinets. This allows the warm air to circulate around the pipes.

Keep the garage doors closed to protect water lines.

Allow your faucets to drip cold water on the coldest days. The movement will make it harder for the water to freeze.

Keep your thermostat at the same temperature day and night. Never let it fall below 55 degrees Fahrenheit when you leave your home.

Ensure you have proper seals on all doors and windows.

Place a 60-watt bulb in areas where you're concerned about pipes freezing. Make sure there are no combustible materials near the bulb.

Take swift action if the pipes located inside an exterior wall are freezing. Cut a hole in the wall toward the inside of the house to expose those pipes to warmer air.

Signs of frozen pipes. One of the earliest signs of a frozen pipe is when no water comes out of your faucet when you turn it on. If you notice that, first head to the basement and check to see that the water is still turned on and that you don't have a leak. Once you've confirmed these two things, continue your inspection to make sure one of your pipes has not burst.

If your search reveals that your pipes are frozen but none have ruptured, you have two choices:

Call a plumber to help thaw your frozen pipes. This is a good idea if you don't think you can safely thaw the pipes yourself, you don't know where the frozen pipes are or you can't access the frozen area.

Attempt to thaw the frozen pipes yourself. Be aware this option can be dangerous if not done correctly. If you attempt to thaw the frozen pipes yourself, keep the following tips in mind:

Keep your faucet open. Water and steam will be created during the thawing process, and your pipes need an opening to discharge this. Keeping the faucet open also allows for moving water to run through the pipe, which will expedite the thawing process.

Apply heat to the section of the pipe that is frozen. This can be done by wrapping an electronic heating pad around the pipe, scouring the area with a hair dryer or both. If you lack either of these items, using towels soaked in hot water will help as well. Never use a blowtorch, propane or kerosene heaters, a charcoal stove or any other open flame device to thaw your frozen pipes. You should also avoid using a space heater unless you are sure the area is clear of any flammable material.

Continue applying heat until water flow returns to normal. Once you have successfully thawed the pipe, turn on other faucets in your home to check for any more frozen water pipes.

Make sure your home is protected this winter and beyond.

CLAIMS:

Please note: All homeowner claims need to be turned in by you, the insured. A third party is not allowed to turn a claim in on you.

During Business Hours, please call our office at 704-659-2141.
One of our agents will be happy to assist.

After Hours, please go to our website and at the bottom of the front page we have ALL claims numbers for our companies.

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