



Jensen-Sundquist Insurance Agency

THE INFORMER

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Once again Autumn has arrived bringing us a change in the season as well as a change in the Property and Casualty Insurance Laws. Numerous changes were recently made with the Wisconsin State budget bill Governor Jim Doyle signed into law on June 29, 2009. With this edition of the Informer, we hope to educate you with some of the recent changes that may affect your individual policies. Additional information regarding the recent law changes will be mailed directly to you from your current insurance company. As always, if you should have questions or concerns regarding the recent law changes, please contact our agency at one of our three locations...Grantsburg, Siren, and Milltown.

ACT 28 Auto Insurance Changes

Wisconsin recently increased the minimum insurance limits and requirements for vehicles that use public roads. The **key points** of the new law are listed below for your review.

Effective November 1, 2009:

- Uninsured Motorist (UM) and Underinsured Motorist (UIM) coverage cannot be less than \$100,000/\$300,000 (100/300).
- UIM coverage will be added to customers' policies at renewal at 100/300 because UIM coverage can no longer be rejected.
- UM and UIM will be stacked, meaning that customers can multiply the UM or UIM limit for a single vehicle by up to three vehicles listed on the policy, for higher total limits.
- Medical Payments coverage cannot be less than \$10,000. If customers currently have a lower Med Pay coverage limit, their limit will increase to \$10,000. Customers may have the option to drop this coverage, but will need to contact our office in order to sign a rejection of coverage form.

Effective January 1, 2010:

- Bodily Injury and Property Damage (BI/PD) limits cannot be less than \$50,000/\$100,000/\$15,000 (50/100/15). Customers with lower BI/PD limits will see their limits increase to 50/100/15 at renewal. Customers with a \$100,000 combined single limit (CSL) will see an increase to \$125,000 CSL at renewal.

Effective June 1, 2010

- All drivers in Wisconsin carry vehicle insurance with the above minimum limits for BI/PD and UM/UIM.

Please note that Umbrella/excess policies will also be affected by this law change. If you currently have an Umbrella/excess policy offering auto coverage, this policy will also change to comply with the new state minimum limits.

Falls Can Be Fatal



More than 15,000 people suffer fatal accidents at home each year in America, and the greatest proportion of those die from falls. Make your home safer with simple improvements, such as good lighting to illuminate dark areas, slip-resistant walking surfaces, grab-bars and a night light in the bathroom, and handrails on stairs. Keep your home or apartment free from clutter.



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Avoid Road Rage

Aggressive driving kills. More than half of fatal car crashes involve some form of aggressive driving—speeding, running another driver off the road, tailgating or yelling obscenities. A 2008 survey by the AAA Foundation for Traffic Safety found that 80% of respondents consider aggressive drivers to be a serious traffic safety problem. However, many of those same people said they drive aggressively.

Relatively minor driving infractions—changing lanes without signaling, following too closely, driving too slowly, honking at other drivers—can easily escalate into potentially deadly altercations. Not every incident turns violent, but 60% of motorists admit losing their temper while driving—most commonly known as road rage.

AAA Recommendations to Avoid Aggressive Driving:

Don't offend

- Signal when changing lanes and merging. Avoid cutting off other drivers.
- Do not drive slowly in the left lane. If faster traffic wants to pass, move to the right lane.
- Allow a two to four second space.
- Keep your hands on the wheel. Obscene gestures often incite other drivers.

Don't engage:

- Do not take other driver's actions personally. There may be a reason why another driver is speeding or driving erratically. Give aggressive drivers lots of space.
- Avoid eye contact with aggressive drivers.
- Get help. If possible, drive to a safe public place where you can park and call police. Going to your home leads a potentially violent person to where you and your loved ones live.
- Do not get out of your car.

Adjust your behavior:

- Forget winning; driving is not a contest.
- Give yourself plenty of time to get where you're going. Eliminate your need to rush.
- Practice relaxation. Soothing music and deep breathing help you arrive at your destination in a calmer frame of mind.
- If you find yourself driving angrily on a regular basis, ask for help. An anger management course may dramatically change your attitude.