



950 HIGHLAND AVE., NEEDHAM, MA 02494
Telephone:(781) 444-3050 Fax:(781) 444-3051

Thank you for renewing your Auto Insurance with Aronson Insurance. Enclosed is your Auto Insurance Renewal Policy (Coverage Selections Page). As always, your invoice will be sent to you in a separate mailing. While each policy will vary, your actual premium will depend on a number of factors, including: policy credits that you are eligible for, your family's driving record and, of course, the cars insured.

All vehicles, no matter how old or new, valuable or not, can be involved in accidents. While less valuable cars may not require Coverages 7 & 9 (Collision & Comprehensive), ALL cars require proper liability coverages to protect you and your family in case of a serious accident. We **strongly recommend** that you carry **at least** the following coverages and limits for all cars:

Part 3	Uninsured Motorist	\$250,000/500,000
Part 4	Property Damage to Others	\$250,000
Part 5	Bodily Injury to Others	\$250,000/500,000
Part 12	Underinsured Motorist	\$250,000/500,000

Overall, the Massachusetts Auto Industry is increasing their rates at an average of 10%. If your policy limits are lower than these limits, please call us about increasing them. You may find that the cost to increase these coverages is less than you think!

While these coverages will be satisfactory for most claims, some lawsuits will even exceed these limits, leaving you to hire your own attorney and pay the balance of the claim out of your own pocket. This could be a financial disaster! Many of our clients have chosen to further protect themselves with a **Personal Umbrella Policy** of \$1,000,000, or more. The premium is often only about \$180. The premium for a \$2,000,000 Umbrella is often only about \$300. Please call us, email us, or return the form on the back of this letter to find out more about this very valuable protection.

As you review your Coverage Selections Page, please be sure to notify us of any errors or missing information. We remind you that ALL drivers must be listed on the policy, or your coverage may not be available in case of an accident.

Please be sure to contact us when:

1. An inexperienced operator has now been driving for 3 full years, or 6 full years
2. A driver becomes 65 years of age
3. A car will be driven less than 7,500 miles in a year
4. You take public transportation to work/school AND have saved 11 monthly passes or CharlieCard receipts from the past 12 months

5. A youthful operator is now living at school=over 100 miles from home.
6. A youthful operator is on the honor roll at school.
7. You change the city or town where the auto is principally garaged
8. Your auto loan, if any, is paid off

Please review your Substitute Transportation/Rental (Coverage 11) protection. If you would have to rent a car while your car is in the body shop being repaired, you should consider adding this coverage. A rental bill can easily exceed \$1,000 as the time it takes to repair newer cars is growing rapidly. If you currently have this coverage with a low \$15 per day limit, we urge you to increase it as you can no longer rent a car for less than \$30-\$50 per day. Rates are shown below.

As always, please don't hesitate to call us with your questions and/or comments. Please let us know if there is any way that we can improve our service to you!

At your SERVICE,
The Personal Insurance Team



www.AronsonInsurance.com

***** Winner of the prestigious Five Star Award for Excellence since 2002 *****