



Gary Sides'

Issue #15

Insurance Insider

A Newsletter For Clients of Marshall Insurance

Does Your Personal Auto Policy Cover a Rental Vehicle?

Are you considering renting a vehicle for a summer vacation or move? There are several things to consider with a "non-owned" or rented vehicle. You will be responsible for the liability (if you are at fault in an accident) and damage to the vehicle including any "Loss of Use" charges. Your personal auto policy with the proper endorsements will respond to these exposures. There are conditions:



1. You must have at least one vehicle on your policy with full coverage to have physical damage coverage for a rented vehicle.
2. The vehicle must not be over 10,000 lbs. Gross Vehicle Weight (If you are renting a large truck or an RV watch out).
3. Coverage is not provided for damage to property being transported.
4. Rented off road vehicles, ATVs, go carts, etc are not covered.
5. Other conditions could apply depending on intended use.

A "Loss of Use Charge" is the amount you will be billed by the rental company while the vehicle is out of service. The amount of this charge will depend on the severity of the damage. Coverage for this exposure is not provided under the standard auto policy. **Endorsement NC0330 must be added.** As a standard practice we add this endorsement to all our Erie and Kemper policies.

A Few Tips:

Purchase the Physical Damage Waiver from the rental company.

Any damage to the vehicle and the corresponding Loss of Use is now the responsibility of the rental company's insurer. The charge varies depending on the vehicle. You won't have to worry about filing a claim with your insurance company or incurring extra charges on your credit card.

Make sure all possible drivers are listed on the rental agreement.

Coverage may be void if an unauthorized person is driving the vehicle.

As always if you have any questions give us a call.



Marshall Insurance Offers

- Auto Insurance
- Home Insurance
- Boat Insurance
- Personal Umbrella
- Motorcycle Insurance
- ATV Insurance
- Flood Insurance
- Renters Insurance
- Condo Insurance
- Life Insurance
- IRAs
- Annuities
- Business Insurance
- Workers Compensation
- Commercial Auto Insurance

Marshall Insurance

The Right Protection . . . At The Right Price . . . Right Now!

Phone: (704) 684-0082

Fax: (704) 684-0083

gary@marshallins.net



Real ID Law Changes For NC Driver's Licenses



North Carolina motorists who want to get a new driver's license or renew their old one will be in for a surprise this summer. Beginning July 1, motorists will no longer get their driver's license on the spot. Instead, they'll be issued a 20-day certificate to drive. DMV officials will then review motorists' identification documents and mail them a new license to their residential address if everything checks out. Post office box addresses won't be accepted. The change is aimed at making North Carolina driver's licenses compliant with the requirements of the Real ID Act.

Since most driver's licenses expire on a motorist's birthday, motorists may not want to wait until the birthday arrives to get a renewal, particularly if they will need a license for identification purposes. The temporary certificate is for driving purposes only, and not identification. It will be on a sheet of paper and won't contain a picture. One of the manifestations of the driver's license requirements is that the name on the driver's license will have to match the motorist's name with the Social Security Administration.

Do You Have An IRA?

Did you know that you could contribute up to \$5,000 into an IRA during 2008 and deduct it off your taxes? In certain cases even if you have an employer sponsored retirement plan. Not only are the contributions tax deductible, the accumulated interest is tax deferred until you start to draw out the funds.

We have IRA plans that require as little as \$300 to open and a minimum contribution as low as \$25 per month.

Give us a call to set up your IRA today.

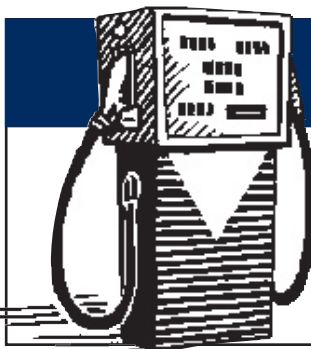
Gage Watch

Just wanted to give you a quick update on the adventures of our foster son Gage.

This spring Gage fell while playing at a friend's house so we got the opportunity of our first trip to the emergency room. He ended up with nine stitches. Everyone has fully recovered.

In May Gage participated in second season with Monroe youth soccer. He even scored his first goal!

In June we received word that Gage passed his End of Grade testing and will be moving on to the eighth grade.



Find The Best Price On Gas In Your Area

We thought this tool might help you save some money when you fill up your tank. Simply plug in your zip code and you will get a listing of the best (and worst) gas prices in your area. This site is updated each night.

<http://autos.msn.com/everyday/gasstations.aspx>



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Did You Know?



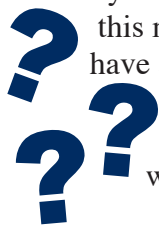
Google has implemented a new feature which enables you to type a telephone number into the search bar and hit enter and you will be given the person's name and address. If you then hit 'Map', you will get a map to that their house. Everyone should be aware of this – it's a nationwide reverse telephone book.

If a child gives out his/her phone number, someone can now look it up to find out where he/she lives. The safety issues are obvious, and alarming.

Note that you can have your phone number removed or blocked. Please look up your own number.

In order to test whether your phone number is mapped, go to: www.google.com, type your phone number in the search bar (i.e. 555-555-1212) and hit enter. If you want to BLOCK Google from divulging your private information, simply click on your telephone number and then click on the Removal Form. Removal takes 48-hours.

Check your own number and although this may not apply to you if you have an unlisted number or cell phone as primary contact, but you may know someone who needs to know this.



Do we insure both your auto and home?

If not, give us a call!

We can save you 20% or more!

Call Us Today! (704) 684-0082

"Food For Thought" Referral Contest

Monthly Contest Winner

Tamika Williams
won a
\$50 Harris Teeter Gift Card!



*The next referral Contest Winner could be you!
3 chances to win for EACH referral! See Page 4 for details.*

Thanks to all the other folks who referred their friends and family to Marshall Insurance in the past month:

Scott Burns
Pamela Foster
Ed Honigman

Holly Keziah
Marvin McCurdy
Jason Ollenberger

Katie Stanley
Tamika Williams

Teen Driver



www.teendriverinsurance.com/marshall



Effective July 1, 2008, the North Carolina General enacted a new law that drivers under the age of 18 may not use a wireless telephone, pager, laptop or any other electronic communication or mobile services device to speak or text while driving in any manner, even hands free.

EXCEPTION: Permitted in emergency situations to call police, fire or medical authorities. (VC 23124).

Statistics show that teen drivers are more likely to be involved in crashes because they lack driving experience and tend to take greater risks. Teen drivers are vulnerable to driving distractions such as talking with passengers, eating or drinking, and talking or texting on wireless phones, which increase the chance of getting involved in serious crashes.

• Email: gary@marshallins.net • Marshall Insurance •

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Gary Sides' **Issue #15**
Insurance Insider
 A Monthly Newsletter For Clients of Marshall Insurance

Marshall Insurance's “Food for Thought” Referral Contest

No Limit To How Many Times You Can Enter & Win!

★ **3 Chances to Win!** ★

Chance 1

**FREE
LARGE PIZZA**

Tell a friend, a colleague, a relative, an acquaintance, whomever about us.
When they contact us and tell us you sent them (don't worry, we ask why they called):

YOU WIN:

- A free large pizza from Dominos AND
- One Chance to Win a \$50 Harris Teeter Gift Card (awarded each month)
- One Chance to Win the Grand Prize . . . a \$500 Visa Gift Card!

Chance 2

**\$50
GIFT CARD**

The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers:

YOU WIN:

- A \$50 Harris Teeter Gift Card!

Chance 3

**\$500
VISA CARD**

In the month of December we'll conduct a random drawing from all chances for the Grand Prize that qualified:

GRAND PRIZE WINNER:

- A \$500 Visa Gift Card!