

NEWS YOU CAN USE

FROM BRITTON-GALLAGHER & ASSOCIATES

More ways to pay for your insurance

In these modern times, check by mail isn't the only way to pay. In the last issue, we listed Chubb, Fireman's Fund and Westfield. Here are the remaining carriers. Or, for the full listing, visit our web site at www.britton-gallagher.com/Insurance/partners.asp

Indiana

1. By mail.
2. Online @www.Indiana-ins.com/billing. Pay by check, credit card or debit card.
3. Check by phone (no credit cards). Dial 1.800.436.9600. Choose option "5" then "0" for a customer service representative.
4. Electronic deduction from your checking account.

Met Life

1. By mail.
2. Check or credit card by phone. Dial 1.888.578.1543. Choose option "2" and hold for a customer service representative.
3. Online @www.eservice.metlife.com. Make your payment online.
4. Express it (also known as electronic funds transfer).

Progressive

1. By mail.
2. Check or credit card by phone. Dial 1.877.776.2436 and select option "4".
3. Online @www.driveinsurance.com. Once there, you'll need to set up and sign in to establish your online account. Pay by check or credit card.
4. Agency upload. Pay the agency directly by cash, check or credit card.
5. Electronic funds transfer.

State Auto

1. By mail. (Check or money order only.)
2. VISA or MasterCard (for non-standard auto insurance only).



Take this insurance checkup to determine if your insurance is up to date

More than 30 million household policies are out of date. To find out if yours is—or isn't—one of them, give yourself this insurance checkup. If the answer to one or more of the following questions is "yes," then you should call your Britton-Gallagher representative as soon as possible to update one or more of your household's insurance policies.

1. Has your house undergone major renovations or improvements? If so, your home may be underinsured.
2. Has your marital status changed? If you have married, for example, you may now qualify for a multi-car discount on your auto insurance.
3. Have you purchased new valuables or collectables? Then you may be seriously underinsured for these items. Specialty policies or endorsements will properly cover them.
4. Are you now participating in a carpool? Your exposure to injuring passengers has grown and liability limits may need to be increased.
5. Are you now retired? If so, your auto insurance premium will likely drop since your annual mileage will probably decrease.
6. Have you added a burglar alarm with central station reporting for your home? You may qualify for a homeowners premium discount.
7. Have you started or are employed in a home-based business? There are additional liabilities, such as secure storage of records, to consider.
8. Is your home or neighborhood prone to flooding or earth quakes? Think about getting additional coverage to protect your investment.

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SUMMER 2006

Are you a gas guzzler? Help the environment and save some money with these energy-wise tips.

Conflicting advice abounds on how to save gas. Some of it no longer applies since modern automobiles are much more efficient. Some of it was never accurate in the first place.

Of course, you want the least amount of weight as possible in your vehicle. But unless you're driving around with your pet giraffe, don't sweat it. Cargo like golf clubs aren't a big deal.

You may have heard conflicting stories on saving fuel by driving with the windows up or down. These days there is no significant difference between driving with your air conditioning on or with the windows open.

Here are some additional fuel-saving tips that really work:

- Obey the speed limit. Mileage decreases substantially at speeds above 60 mph. Figure that each five mph you drive over 60 mph will cost you an additional 20 cents per gallon of gas.
- If you think you'll be sitting idle for more than a minute, turn the car off. Turning the ignition on uses less gas than sitting at an idle. This also applies to warming up the engine.
- Properly inflate and maintain your tires.
- Avoid sudden starts and stops.
- Maintain your vehicle regularly, especially the air filter.

Anytime, day or night

Even if you have an emergency at two in the morning, we're always there when you need us. Just call our main number at 440.248.4711. Unlike other insurance agencies, a live person will answer your call. That's the Britton-Gallagher difference.

Miss an issue?

Catch up at
www.britton-gallagher.com
or call us at 1.800.607.4711.