



## March 2020 News from Rolland and Associates

Happy March - this month we will celebrate St. Patrick's Day on the 17th as well as the first day of spring on the 19th! We "spring forward" for Daylight Savings Time at 2 am on March 8 so don't forget to change the clocks AND change out the batteries in all your smoke and carbon monoxide detectors! It is much easier to do in the middle of the day rather than at 3:30 am, half asleep and in pajamas!

As always, if we can help you with your existing coverage or you would like to discuss adding new policies, we would be happy to chat! Just give us a call at 614-789-1891.

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## 5 Quick Questions with...Shelley!



Shelley Miller, Associate Agent, Rolland & Associates

Shelley is an associate agent here at Rolland and Associates and her primary role is to take great care of our existing clients and make any changes or updates they might need. She's usually the voice you'll hear when you call us so if you've called in, good chance you've spoken to her!

What was your first job?

"I worked at JCPenney as a cashier when I was 18 years old."

How long have you been in the insurance industry?

"25 years"

What is your favorite holiday?

"Christmas - people are just nicer to each other around that time of year."

If you could live anywhere, where would you live?

"Lake Powell, Utah. We were there for a few days on a trip out west many years ago and I have never forgotten the desert or the clear, starry skies."

What movie will you watch any and every time it is on TV?

"Under the Tuscan Sun. Tuscany is a bucket list trip for me and I have seen that movie at least 25 or 30 times."

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## Going somewhere?



The month of March brings the first day of spring and many a spring break trip! Here are some simple tips to help get you ready and keep you safe on your next adventure:

**\*RENTAL CARS:** One of the most frequently asked questions around travel and insurance is whether you should buy the supplemental insurance offered by rental car companies. If you are staying in the US, typically your personal insurance will cover whatever car you may be driving BUT there is no one size fits all answer so feel free to call us with any questions. There are other considerations if you're heading abroad – including Mexico so give us a call and we can walk you through what you need to know!

**\*IDS:** Take pictures of your passports and IDs and upload those to a secure cloud application that you can access away from home. If you lose your wallet or your IDs, these will be extremely useful in getting home!

**\*CREDIT CARDS:** Make a note of all your credit card issuer's emergency numbers as well. That way you can freeze the account while you are away from home in the event they are stolen or lost.

**\*ALERT THE BANK:** Let your bank and credit card issuers know you will be traveling. Many banks watch for fraudulent activity patterns including the card being used in an area that it typically is not. Give them a call or log onto their website to prevent your account from being flagged and possibly frozen.

**\*TURN OFF THE WATER:** Turn off the water to your washer! Usually this is a lever, dial or handle near the machine and it is one of the easiest ways to prevent coming home to a serious mess!

**\*POLICE:** Check with your local police or sheriff department to see if they have a home check program. The Powell Police Department does and you can easily sign up right on their website: [Powell Police House Watch](#). Delaware County Sheriff has one as well: [Sheriff House Check](#)

**\*DELIVERIES:** Stop your mail delivery with the USPS online at [Mail Hold](#). Stop your paper delivery as well and ask your neighbors to grab any packages that might arrive as well as any stray papers that might be accidentally delivered.

**\*HOME AUTOMATION:** Consider investing in timers or connected light bulbs that you can control wirelessly to give the appearance of someone being home.

**\*SOCIAL MEDIA:** Try to refrain from posting social media especially if your accounts are public! Anyone can see that you aren't home and could take advantage of an unmonitored house. Either go completely private or just hold off posting all those great pictures until

after you get back.

\*THEFT: If you have property stolen while traveling, give us a call - it may be covered under your homeowner's or tenant's policy once you've paid your deductible. We are happy to walk you through the details!

Hope these tips are useful as you plan your next vacation - Happy Spring Break!

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## What to do if...you're hit in a hit and run?



It is a terrible feeling, you walk out to your car only to find that it has been hit and there is no note, no witnesses - just a new dent or broken headlight. So what do you do now?

1. Call the police and make a report. If you are able to find the person who hit you, you will want this for the claim.
2. Take pictures of the damage, note where you were, what time of day it happened, and anything else that might be useful.
3. If you are in an area that might have cameras (lots of parking lots have cameras and video surveillance and many homes have doorbell cameras nowadays), you might be able to get a license plate or at least a description of the car. Ask the businesses or homes if you can get copies of the video and/or look for a license plate that you can share with the police.
4. Call the Claims Department at 800-421-3535 or hit the "start a claim" button in your Nationwide App. Remember, if the total for repair is less than your deductible, you can always withdraw the claim but they are the experts in helping you figure out the next steps.

If the hit and run happens while you are driving, don't chase them! Do make a note of the license plate and car description as soon as you are safely pulled over and then call the police and proceed from there.

One thing to note: unlike other accidents where you aren't at fault, your deductible will apply but if the police are able to find the person who hit you and Nationwide is able to recover their costs, your deductible is the first thing they will refund.

As always, we are available to help you with any questions you may have about the process - feel free to give us a call at 614-789-1891.

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Have questions about your insurance? Need help with your policies?  
Please don't hesitate to reach out - we'd be happy to help!

Don't forget to ask about our referral program!

See what's happening on our social sites:

