

August/September 2020 News from Rolland and Associates



Summer turns to Fall...

As we all settle into fall, we at Rolland and Associates would like to wish all the families a fantastic back to school - in whatever form that is taking for you! If you have a student driver, they may qualify for a Good Student Discount so please reach out to us and we would be happy to assist getting that added to your account.

Our agents are still working both in the office and remotely to make sure you and your loved ones are covered. Please note that our office is still closed to walk in traffic at this time. If you need to deliver something to us in person, please schedule a time with your agent so we can safely greet you at the door.

Our office will be closed on September 7th in observation of the holiday. We will reopen at 9 am on Tuesday, September 8. Have a great Labor Day weekend and a wonderful rest of September!

As always, if there is anything we can do to assist you with your insurance needs, please don't hesitate to reach out to us via phone at 614-789-1891 or [email](#).

Auto Insurance 101



Have you ever looked at your insurance policies and wondered what some of the terms meant? Or been confused as to what was covered under what part? As agents, we know the ins and outs of what all those insurance terms mean but realize that some of our clients might not so we're going to do a series of basic primers on insurance over the next few months – call it Insurance 101.

Let's start with auto insurance!

Liability Insurance

If you are in an accident and are at fault, this insurance covers you. Liability covers damage to other cars as well as other property and injuries to other drivers and their passengers. It also covers your legal defense if someone sues you as a result of an auto accident. Note, this doesn't cover the cost of repairing your own car – we will get to that in a moment.

In Ohio, minimum levels of liability are required for all drivers. You may have seen coverage levels written like this: 25/50/25. That simply means that in Ohio, every driver must carry a limit of at least \$25,000 per person, per accident for bodily injury (when you hurt someone) and \$50,000 total limit per accident regardless of the number of people injured. That last \$25,000 is the minimum per accident limit for property damage (when you hurt something). As we all know, medical bills can add up quickly so most drivers opt for much higher coverage so they have less possibility of a big out of pocket bill. There is typically no deductible for liability claims.

Comp and Collision

This dynamic duo of coverage covers your car (remember, liability is for other people and their things) from damage and helps pay for repairs to your car. But it is important to note, these two coverages are very different!

Comprehensive covers things that are out of your control – a tree limb falling on your car, theft, glass damage, storm damage like hail and lightning or hitting a deer. It covers the unexpected, not-your-fault things that life throws at you and your vehicle.

Collision covers when you hit anything (other than an animal) regardless of who is at fault.

Both of these coverages have a deductible associated with them. Not to be confused with the premium, this amount only comes into play if you make a claim. As an example, if your deductible is \$500 and your overall claim is \$2500, your insurance company will cover \$2000. You can select the amounts of your deductible and your agent will work with you to determine what a good amount might be for your particular needs.

Uninsured/Underinsured Motorist

Even though Ohio requires every driver to have insurance, not every driver does! Or they may have just the minimum limits which might not be enough to completely cover

damages they cause. This coverage makes sure that if you're in that situation, you aren't paying for the damage they cause out of pocket!

Medical Payments

This is money that helps cover medical expenses for you and your passengers resulting from an auto accident - regardless of who is at fault.

Rental Car Reimbursement

If you can't use your car due to an accident, this coverage will make sure that you are reimbursed for renting a car while your car is being repaired. Doesn't cover regular repairs

Roadside Assistance

Towing, lockouts, dead batteries - basically if you are stranded or need assistance with your car, this is your coverage.

New Car Replacement

We've all heard that once your new car leave the lot, it goes down in value. Auto insurance only pays you the value of the car which may not match what you owe to the bank or what you paid. New Car Replacement coverage means that if your car is totaled, you get a new car in the same make and model not just a check for the value of the old car.

There's obviously a lot more that goes into auto insurance but these are the basics that we think all our clients should be familiar with! If you have any questions at all, want more explanations, we would be happy to walk you through your policy and make sure you know exactly what it says and what it all means for you!

5 Quick Questions with...Molly!



Molly Lando, Associate Agent, Rolland & Associates

Molly is our newest associate and brand newly licensed - passing her licensing exam this month! Molly is learning quickly and looks forward to being the person on the other end of the line when you call.

What was your first job?

"My first job was at the Columbus Zoo and Aquarium. I was 15 years old and worked at various concession stands."

How long have you been in the insurance industry?

"I am new to the industry and just passed my Property and Casualty licensing exam this month! I joined Rolland and Associates in July."

What is your favorite holiday?

"I love Valentine's Day! Basically, I love love!"

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

"I have two! Remember the Titans and The Greatest Showman."

What is your guilty pleasure when it comes to TV Shows?

"I have watched every season of Grey's Anatomy at least 3 times! My favorite characters are Alex and Meredith!"

What to do if...you have a chip in your windshield?



You've probably had it happen...a rock flies up out of nowhere while you are driving along, it lands just right and suddenly there's a chip on the windshield! You know you have to get it fixed before it spreads so how do you go about that?

This one is actually pretty easy, all things considered. First, call your claims department. They'll typically ask how big the chip or crack is. In most cases, as long as it is smaller than a dollar bill, it can be repaired. Often times if it is bigger than that - you may have to replace the windshield.

Many of our carriers use Safelite and they are mobile and can come to you which makes it really convenient! Once Claims tells you who to call, make that call and they will go from there!

The good news is that windshield comprehensive claims will not affect your premium and doesn't hit your deductible either! There is no reason to not go ahead and get that chip repaired before it becomes a bigger headache.

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

Don't forget to ask about our referral program!

Rolland & Associates | [Email](#) | 614-789-1891 | [Website](#)

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