

# “Ahead of the Curve”

A Community Newsletter from A.P Michaud Insurance Agency

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## The New “Move Over” Law

As of March 22, 2009 Massachusetts has become the 44th state to implement the “Move Over Law”.

The Executive Office of Public Safety and Security, MA State Police, transportation officials, emergency responders, and roadway maintenance professionals along with other concerned parties all gathered recently to talk about safe driving throughout the state of Massachusetts. Many of these professionals are concerned for their safety while working on state highways based on the fact that since 1997 over 150 officers have been struck and killed in the US by oncoming traffic on highways while out with stopped vehicles. In 2008 alone in Massachusetts there were nearly 2,000 violations with obstructing emergency vehicles including failure to yield and following too closely.

Many states have had the same concerns for their state officers and highway workers which is why the very first Move Over Law was passed in Kansas in 2000. Since then 43 other states have passed the Move Over Law with Massachusetts following suit. The Move Over Law aims to protect police, firefighters, paramedics, tow truck drivers, and all roadside emergency and maintenance workers. It requires that all Drivers, when approaching a stationary emergency or maintenance vehicle with flashing lights, to move over into the adjacent lane if it is safe to do so and to reduce speed. All drivers who violate this law will face a \$100 fine.

State officials are all very happy that this law has finally passed here in Massachusetts stating how “grateful” they are that the state is making this much needed law a priority to help protect those who help protect the public.

So far the only states that have not passed the Move Over Law are Nebraska, Hawaii, Connecticut, Rhode Island, New Jersey, Maryland, and Washington DC. The organization Move Over, America is hard at work making sure this law passes in every state to help save the lives of both drivers and all officers, firefighters, paramedics, tow truck drivers, and all roadside emergency and maintenance workers.

For more information on the Move Over Law or to read about other states, laws or stories of why the Move Over Law will help, go to

[www.moveoveramerica.com](http://www.moveoveramerica.com)

We are on Facebook! Check out our profile under A.P Michaud Insurance Agency, Inc to become a fan, write a review, and see upcoming events!

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### Inside This Issue...

- Will you lose your right to appeal a surcharge?
- New Business Spotlight: Polanco Law Office
- Our Newly Renovated Office!
- New Discounts for 2009 Home and Auto Policies!

# State Officials to Keep Surcharge Appeals Board!

On March 18, 2009, after pressure from state wide agencies and the general public, Insurance Commissioner, Nonnie S. Burnes, announced that the Division of Insurance Board of Appeals will continue to operate and hold hearings. This announcement came only an hour before the Legislature's Committee on Financial Services aired a bill that aims to keep the board intact.

Commissioner Burnes had originally contended that the board was no longer necessary due to the fact that with managed competition insurance companies set their own rates including the extra charges for drivers found at fault in an accident. If the Board of Appeals had been abolished, drivers would have to appeal to the insurance companies for the removal of these surcharges. As pointed out by critics of Commissioner Burnes, this new process of appeals would be a conflict of interest because it is the Insurance Companies that incur the surcharges in the first place. Surcharges are as follows for at-fault accidents: For minor accidents, with insurance company payouts of \$500 to \$2000, are 3 points on your license. Major accidents, with insurance company payouts of \$2001 and up, are 4 points on your license. These take up to 5 years to age off your license.

With the Board of Appeals still in effect, you will still be able to appeal a surcharge if you feel you were not at fault, but what if you are at fault? Since the rate change in 2008 companies are able to offer ways around those surcharges. Plymouth Rock Assurance is offering Accident Forgiveness to all step 99's at no cost once you have held a policy with them for 48 months or if you are new with them for a small fee. Step 98's and 00's may also purchase it for a low cost. For more information as to how Accident Forgiveness works and to see if you are eligible, please contact us!

## *New Discounts and Coverage Available on Your 2009 Policies*

### Safety Insurance's Family Package offers :

- The e-Customer Program
- Student Discounts
- Loss Free Discounts
- Loyalty Discounts
- Multi-Policy Discounts
- Hybrid Vehicle Discounts
- The Safety Shield - Extra coverage for your vehicle
- Gap Insurance for only \$25/year
- The Safety Select, Supreme and Complete endorsements for your Homeowners Policy that adds extra coverage and protection for your home.

### Plymouth Rock Assurance offers:

- Accident Forgiveness
- Deductible Dollars
- Student Discounts
- Multi-Policy Discounts
- MYLES eService and Savings Pass
- Door To Door Claims Service
- Actual Replacement Cost
- Advanced Driver Training Discount
- Bunker Hill Home Insurance Smart Choice endorsement that adds extra coverage and protection for your home.

If you aren't already taking advantage of these discounts and value added coverage and services, please let us know so we can add them to you policy right away!

# Customer \* Spotlight \*

## Introducing Polanco Law Office

As a founding attorney at Polanco Law Office, Jasmin Polanco focuses her practice on Real Estate and Immigration law, representing a diverse group of clients, including corporations, lenders, investors, and entrepreneurs. She also offers counsel to Spanish-speaking individuals, making her clients at ease in their native language.



There is no question that these are trying economic times. Stressing reasonable fees, quality service, advanced technology, and value billing, Jasmin Polanco is the natural choice for national and local companies and individuals seeking large firm quality at a comfortable cost. Polanco Law Office also offers counsel to distressed homeowners looking for foreclosure alternatives-ranging from loan modifications to short sales.

Ms. Polanco encourages her clients to fully participate in their own cases. To that end, she educates and shows her clients the fine print of the law regarding their respective matters. She makes every effort to keep each client informed of the progress of his or her case so that the client is able to make educated decisions.

Having her own law firm, she is able to provide the utmost in personalized, individualized attention to each and every client. In her office, a client is not a file number. Clients are always treated with the respect they deserve and expect from a professional. Ms. Polanco prides herself on knowing all the details of each case she handles. Cases are not handed off to associates. Since she personally handles each matter, you can feel at ease that she is knowledgeable on all important details of any given case.

If you are looking for legal counsel, please contact Polanco Law Office. Let Jasmin Polanco and her affiliated attorneys and professionals throughout Massachusetts make your next transaction as smooth and cost efficient as possible. Don't waste anymore time!

Ms. Polanco received a J.D. from the Massachusetts School of Law and a B.A. in International Affairs from the George Washington University. She is also fluent in Spanish. Ms. Polanco is a member of the Massachusetts Bar Association, Boston Bar Association, and the Massachusetts Chamber of Commerce. She currently resides in Methuen, MA with her husband.

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See ADT's flyer inside for cash back on a new alarm system PLUS qualify for a discount on your policy!

Michaud Insurance Agency has one mission in mind and has been practicing it since 1979 when we were founded. It's simple: to design an insurance program that uniquely meets the needs for each of our customers. We aim to provide a comfortable and friendly atmosphere for each customer to build lasting individual relationships. Our licensed, professional staff provides superior services by working directly with you to secure the coverage required to meet your current needs. We work hard at anticipating our customer's needs, and continue to offer competitive solutions to meet your ever changing requirements. At Michaud Insurance, we continually search for the best combination of insurance coverage and price, offering real value to our customers.



*Have you come by the office to visit us lately? If not then you don't know our Big News!*



*We have turned our office into a beautifully renovated new office! We are still in the same location, same comfortable yet professional atmosphere, and the same wonderful ladies working here but with a brand new modern look that we are very excited about! If you have not stopped by yet, please do. We would love to share our excitement with you!*

