

“Ahead of the Curve”

A Community Newsletter from A.P Michaud Insurance Agency

Holiday Edition 

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Insuring your Apartment and Condominium

With the holiday season approaching, buying insurance is probably the last thing on your mind *but* if you rent an apartment or own a condo and have not considered insurance—now is the best time to consider it. The best gift you can give your family is the peace of mind that in the event of a fire, you could provide a place to live and a way to replace all your lost belongings.

By purchasing a Renters or Condominium Insurance Policy, in the event of a loss to the building you live in

Make sure your personal property is covered in the event of a loss to the building you live in by purchasing a Renters or Condo Insurance Policy.

the policy gives **you** the following coverage:

Dwelling Coverage—for condo’s only. The dwelling is the “residence premises” or the part that **you** as the insured occupy including structures attached to the dwelling.

Contents Coverage—Covers personal property *owned or used* by an “insured” while it is on the residence premises or being used anywhere in the world.

Loss of Use—Applies if a covered loss makes the residence premises not fit to live in, the policy will pay fair rental value to stay somewhere else until certain repairs are made. This also includes Additional Living Expense which is any additional expenses that are above normal daily living costs because of the loss, for example eating out at restaurants because you cannot use your kitchen.

Medical Payments—The policy will cover medical bills up to a certain amount as listed on the policy if injuries were from a covered loss.

Liability—The policy pays damages to others arising from “bodily injury” and “property damage” when the insured, **you**, are legally liable. This coverage is Worldwide.

The Renter and Condo policies are based on a named peril basis which means that there are 16 causes of loss that the policy will cover: **Fire or lighting, Windstorm or Hail, Explosion** (gas and oil furnaces, gunshot damage etc.), **Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism & Malicious Mischief, Theft, Falling Objects, Weight of Ice or Snow and Sleet, Accidental Discharge or overflow of water or steam, Sudden and Accidental tearing or cracking, Freezing of Plumbing, Heating etc. systems, Artificially generated electrical current, & Volcanic Action.**

The cost of purchasing a policy is relatively inexpensive and all of our companies give you a discount on your auto policy for purchasing a Renters or Condo policy with them. Don’t wait until it is too late to look into this important coverage.

Follow us on Twitter! Follow Tricia at username TrishMichaudINS for industry updates, interesting stories and articles, and other related thoughts!

What’s Inside...

- We now represent Travelers of Massachusetts
- Navigating the Route 113, Route 110, & I-93 Rotary
- Happy Holidays!

What is the Plan for the Methuen Route 110, Route 113 and I-93 Rotary?



We started this article looking for a way to navigate the rotary now that some changes have been made or organize the traffic. What we found took us way off that course! We found out exactly what the plan is to improve the flow of traffic. We will be seeing quite a few changes made to the rotary in the next few years, from small changes at first to a completely different roadway.

Back in 2003 the Methuen Rotary Interchange Study was done with the primary goal “To Increase mobility, reduce congestion, and improve safety at the Exit 46: Route 110 & 113 Rotary on I-93 and surrounding arterials.” A total of 12 transportation alternatives were developed and analyzed for long term improvements and 3 short term improvements. The 12 long term were then broken down to just 2 and then sent into advanced environmental studies. The three short term packages which have already been set in motion are:

1. **A.)** Clearing the growth in the northwest quadrant to improve sight lines for vehicles exiting the rotary. **B.)** Installing warning signs for westbound vehicles exiting the rotary to watch for stopped traffic ahead. **C.)** Installing “No Engine Brakes” signs along Route 113 west of rotary. **D.)** Installing a flashing yellow warning beacon at the bottom of the southbound off-ramp. **E.)** Investigating the possibility of installing additional lighting at the rotary and in the vicinity.
2. The reapplication of striping (defining the lanes) and pavement markings through the rotary and on the approaches. Also includes the installation of advanced signage at all of the approaches to the rotary.
3. Short term improvement #3 consists of roadway widening to accommodate rotary bypass lanes on three of the four approaches to the rotary. The realignment of the westbound exit from the rotary and improving the intersections including the installation of two new signals and modifications to an existing signal.

The Long-Term and final improvement will be to eliminate the rotary altogether and realign routes 110 & 113 under I-93 resulting in continuous movement for Route 113 west of the rotary to Route 110 east of the rotary and will provide a “T” intersection to get on I-93. Exits from I-93 to routes 110 & 113 will exit to merge directly onto the routes.

As we approach changes in the rotary under the third short term improvement please remember a few things before you navigate: The right lane of all entrances to the rotary are exit only for the first exit off the rotary. If you want to go into the rotary, stay in the left lane and before your exit move to the right and exit accordingly. Stay safe and to avoid accidents always use your blinker, look out for all vehicles around you and do not cross solid lines. Lets all look forward to the new changes in the rotary and that the future plans will improve the area and make it safer to drive!

For more information go to www.methuenrotarystudy.org, all information was provided by the Massachusetts Executive Office of Transportation

* *Our Big News!* *

We Have Added Travelers of Massachusetts to Our List of Distinguished Companies!

We are very excited to announce that we are now representing Travelers of Massachusetts! In addition to our other companies, we will be able to offer **Automobile, Homeowners, Renters, Condominium, Umbrella, and Wedding Insurance** through Travelers of Massachusetts, The Premier Insurance Company. Travelers is rated A (Excellent) as a financially strong company by AM Best

Travelers of Massachusetts will be offering all of our customers who are a SDIP 00, 98, & 99, have a minimum of 50,000/100,000 in liability coverage, and have been in their residence for more than 7 years a very competitive price on the automobile insurance. Travelers will also be offering very competitive pricing on high valued homes. On top of the great rates, Travelers also offers these discounts:

Discounts and enhanced coverage through Travelers Automobile Insurance includes:

- Companion Policy Credits
- Hybrid Vehicle Credit
- Good Student
- Length of Residency
- Pay in Full Credit
- Public Transit Commuter
- Roadside Assistance

Discounts and enhanced coverage through Travelers Homeowner Insurance includes:

- Companion Policy Credit
- Protective Device Credit
- Safety Seminar Credit
- Loss Free Credit
- New Home Credit
- Homebuyer Credit

Did You know that
Travelers issued the
very first auto
insurance policy in the
United States in
Westfield,
Massachusetts?

If you are feel that you fall under the above criteria and are interested in getting a quote to see what the price would be to switch over, please call us today to compare!

If you haven't gotten your 2010 calendar yet, stop by our office for one. This year we have Planet Earth, Pets, Classic Cars and The Beauty of Latin America. Hurry in because they are going fast!

Michaud Insurance Agency, Inc.

· MA & NH Auto



· Home · Business

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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.

Happy Holidays!

We would like to take this chance to thank
you for your continued patronage and to
wish you a wonderful holiday season!

Trudy, Linda, Yanira & Tricia