



THE HUNTER GUIDE

Honored To Receive Award of Distinction

Hunter Insurance Inc. continued its record of distinction when it recently received the Five Star Award of Distinction for a second time from the Massachusetts Association of Insurance Agents.

Hunter Insurance is the only Rhode Island-based agency to receive the award, which we first earned in 2005.



To attain and maintain the Five Star designation, an agency must pass a rigorous three-day fitness review, according to Heather Kramer, the association's vice president of training. The review includes confidential interviews with agency personnel, and strict grading standards are followed by a review team.

Toward the end of the review process, the team meets to discuss its findings on each set of criteria and presents the agency with a detailed report listing its strengths and areas of improvement. When an agency meets the criteria by scoring high enough, a Five Star designation is awarded for distinction.

The Five Star Award is the most prestigious designation an insurance agency can achieve in New England. According to the association, less than 1 percent of all insurance agencies have earned this award,

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-Brian Hunter

which recognizes professional organizations that have excelled in 17 key performance standards including customer focus, management, human resources, products and services and processes.

"Maintaining the agency's Five Star status demonstrates that the employees of Hunter Insurance consider customer service to be of the utmost importance," said Brian M. Hunter, president of the agency.

"I am extremely proud of the employees here and thank them for their hard work," Hunter said. "I also thank the Massachusetts Association of Insurance Agents for recognizing Hunter Insurance and designating it as a Five Star agency."

Tree Removal Can Be Costly



If a tree falls, it might not make a lot of noise. A homeowner, however, might make quite a bit of noise upon finding out how much it will cost to remove the timber. Most people do not realize that their homeowners insurance policies provide limited coverage for tree removal.

It's common for homeowners to lose several trees in a storm, which could result in thousands of dollars in tree removal expense. Most homeowners insurance policies, however, provide just \$1,000 to remove trees that fall during one occurrence and set a per-tree limit of \$500.

The small amount of coverage provided under debris removal is available only in specific circumstances. The removal of a homeowners' tree is covered only if the tree was felled by perils such as a windstorm, hail or the weight of ice snow or sleet. Removal of a neighbor's tree may be covered if felled by an insured peril.

However, insurance will pay for the removal only if a covered structure is damaged or if the tree blocks a ramp or other structure designed to allow a handicapped person access to the building or blocks a driveway, keeping vehicles from entering or leaving the property. Please keep in mind that, under all policies, there is no limit for the removal of the tree from the damaged structure in order to facilitate repair. The \$500 limit kicks in once the tree is removed from the affected structure and relates to cutting, hauling and dumping.

To learn more about insurance coverage for tree removal, call Hunter Insurance at (401) 769-9500.

The Hunter Insurance Smart Car. Look for it in your neighborhood.



Reduce the Risks You Face

It pays to be prepared. Those words are especially applicable when it comes to natural disasters, which can strike at any time and leave you and your family without basic necessities. The staff at Hunter Insurance wants its clients to be prepared to cope with any situation, so the agency is making the booklet, **“Emergency Preparedness Guide – What to do When Disaster Threatens,”** available to the public.

The 37-page booklet covers topics such as why people should prepare for a disaster; creating a basic emergency plan; preparing a disaster supply kit; treating serious injuries; and what to do after a disaster. The publication also addresses specific occurrences, including thunderstorms, floods, hurricanes, tornadoes, earthquakes and fires.

In addition, the publications lists Web sites that provide more helpful information and has space for important local telephone numbers people might have to call after a disaster hits.

To have an emergency preparedness guide mailed to you, call (401) 769-9500, or visit the agency at 389 Old River Rd. in Manville. Hunter Insurance is a Trusted Choice Agency.

Know What it's Worth



Before insuring jewelry, you should have items appraised so you have suitable coverage for your valuables, some of which might be treasured family heirlooms. Since homeowners policies limit the amount of coverage for jewelry, your valuables need to be appraised and then added as a floater to your homeowners

policy. This ensures that the items you value are properly covered.

Factors considered during an appraisal include whether an item is made of precious stones; the cut, clarity, color and weight of the gems; the amount of gold or silver in an item; and whether the jewelry is an estate or modern piece. We have made a special arrangement with Christian Jewelers of Lincoln. Simply mention that you are a Hunter Insurance customer and receive a 10% discount on appraisals.

For more information, call Hunter Insurance at (401) 769-9500.



389 Old River Road, Manville, RI 02838

Maintenance Can Prevent Dryer Fires

Thousands of fires are caused each year by clothes dryers, resulting in deaths, injuries and property damage.

According to the U.S. Consumer Product Safety Commission, lint build-up in dryers or exhaust ducts can block air flow, which can lead to excessive heat that will ignite a fire. To prevent fires, the commission recommends:

- Cleaning lint screens or filters before or after each load of clothes.
- Cleaning the dryer vent and exhaust duct periodically. Check the outside vent while the dryer is running to make sure air is escaping. If it is not, the vent or exhaust duct could be blocked.
- Cleaning behind the dryer, where lint can accumulate.
- Having a qualified service technician clean the interior of the dryer chassis.
- Replacing plastic or foil accordion-type ducting material with a rigid or corrugated semi-rigid metal duct.



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