

## News and Notes

### Ride Sharing

A recent trend in transportation options includes companies such as Ubercab, Lyft, or Ride Share. Under this arrangement, drivers use their own personal vehicles to pick up customers. It is important to understand that driving for this type of service is usually excluded from coverage under your personal auto policy.

There are two things to consider.

As a passenger, since these companies are not subject to the same regulations that taxi services follow, you cannot be sure that the vehicle you are riding in has insurance in place. If you are driving for one of these companies and using your personal vehicle for any business use other than commuting to and from work, you should contact us to discuss your policy options.



For more information on any of these items please contact our Personal Lines department at 248-681-2100 or [info@huttenlochergroup.com](mailto:info@huttenlochergroup.com).

### Water Back Up

The heavy rains this summer caused a huge amount of damage locally, as well as a great deal of confusion as homeowners looked to find coverage under their policies. Much of the discussion has centered on flood insurance, as well as damages due to the back up of sewers and drains. It is important to know that these are two separate coverages, and neither is typically included in your standard homeowner's policy.

Water back up can be added as an endorsement to your policy, and the cost is less than you might think. If you have items of significant value in your basement, carefully consider the amount of coverage you need. Flood insurance is written under a separate policy, and cost varies based on location. We would be happy to review both coverage options with you to be sure you are properly protected.

### Students Away At School

This fall, many families moved their young adults off to college.

Will this affect your insurance needs? In most instances your student will still be covered by your homeowner's policy, which can provide coverage for up to 10% of your property outside of your home. Your personal liability coverage will also follow your student while away at school.

However, it is important to note that certain conditions could have an impact on your child's status on your insurance. For instance, if the student's driver's license no longer shows your home address, or if he or she files taxes from an address at school, your child may no longer have coverage under your policy. Contact us to see if your student is covered.



Have you considered life insurance and personal umbrella coverage? Both are important pieces of your financial planning and wellbeing. Talk to us about these items and let us show you how to make certain your financial future is secure.