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INSURANCE SERVICES, INC.

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**December 2019**



## **Welcome**

We are pleased to send along our quarterly newsletter.

Please feel free to send us your feedback about the material presented as well as topics/ideas for future newsletters.

Best wishes!

**Rob Erdmann & Holly Gately**



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## **News from Felton, Berlin & Erdmann**

### **Homeowner's Liability Goes Beyond Your Home**

One misconception about homeowner's liability insurance coverage is that it only covers incidents in the home.

But, the coverage under the comprehensive personal liability portion of your homeowner's policy is not limited by location. Here are some examples of what likely would be covered by the personal liability part of your policy.

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### **What to Do If Your Child Is Cyber-bullied or a Cyber-bully**

Social media can be a great way to stay in touch with friends and family, but unfortunately, as it has evolved, so has a dark side that has caused plenty of children distress – some to the point of driving them to suicide.

We are talking about the growing problem of cyber-bullying. Unfortunately, many kids are victims and others are perpetrators of online bullying. In both cases, it needs to be nipped in the bud. This item explains actions that parents can take.

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## Helping Your Teen Be a Safe Driver

If you have a teen driver, you already know you are paying more for their insurance than your own due to their inexperience and the greater likelihood that they will be involved in a traffic accident.

Their inexperience coupled with still-developing judgment and the distractions of smartphone life are a concoction for a higher risk of accidents. What all this means is that you as a parent have the responsibility for supervising and monitoring your teen's driving and regularly reinforcing good driving behaviors. Here is how you can do that.

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