

June 2014



RV Campsites

"Wherever you go, there you are." Whoever said that must have been a RV owners -- after all, one of the best things about vacationing in a RV is the fact that your "hotel" is pretty much anywhere you decide to stop!

Of course, there is a little more to finding a great camping spot than just pulling over and hoping for the best, so Insurors of Texas has some great tips and resources to help you find the best spots on your next trip!

Plan ahead -- Just as you would book a hotel before you leave on vacation, it is best to make reservations for your RV trip, regardless if you are staying at a private RV park or a campground on public property (and spots fill up quickly during peak travel seasons).

Public or Private -- From basic accommodations to luxury RV resorts, you have many choices. State and national parks tend to have simple campgrounds, but they often offer the best in natural beauty! Whether you go public or private, you will want to factor in whether the site has hookups for your RV, how much you are willing to spend and how close you will be to attractions you want to visit -- particularly if you aren't towing a separate car and need to use the RV for all of your travel.

Parking Lots -- Some shopping centers and truck stops will allow overnight camping, while rest areas generally prohibit it. Always be certain that you have permission to camp before setting up for the night. The Family Motor Coach Association recommends the following if you stay in a private parking lot: (1) park out of the way, (2) avoid using slide-outs and awnings if possible, (3) do not use your leveling jacks on asphalt, (4) limit your stay to one night and leave the area cleaner than you found it, (5) purchase fuel, food, or supplies as a thank-you when feasible, and (6) do not put personal items, such as chairs or grills, outside.

We know insurance is just about the last thing you want to have on your mind when you are on vacation, so give us a call **before** you leave to make sure you have the coverage you need! Here's to safe travels and happy RV'ing!

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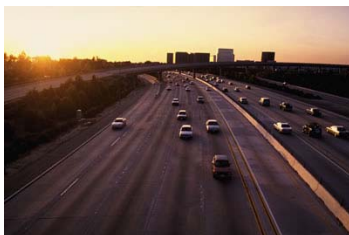
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We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your [Facebook](#) search bar, and simply hit "like" to connect with your agency. Thank You!

Non-Owned Liability Car Insurance? Why You Might Need It!



If you do not own a car but frequently drive one, whether you borrow a car from a friend or use a car-sharing service, you should consider non-owned liability coverage.

Non-owned liability insurance covers you for damage that you may cause to someone else's car and liability for injuries to its occupants or to pedestrians in the event of an accident.

If you currently own a car and have it properly insured, you probably have no need for non-owner liability coverage. But if you do not own a car, consider this type of coverage if:

- **You frequently rent cars.** Rental companies offer coverage each time you rent a car, but at a cost of \$7-\$14 a day, according to the Insurance Information Institute.
- **You frequently use a car-sharing service.** Car-sharing services provide liability to members, but the coverage is often capped at a certain amount, no matter how many people or cars are involved in an incident. Because of this, the provided coverage may not be enough, but non-owner liability coverage can bridge the gap.
- **You frequently borrow other people's cars.** If you borrow a friend's car, your friend's insurance policy would cover you in an accident -- but always check with the insurance company beforehand to be sure. If you are at fault for the accident and the other driver's injuries exceed the car owner's liability coverage, you would be responsible for the rest of the bill....unless you have a non-owner liability policy.
- **You don't currently own a car, but will in the future.** Having continuous insurance coverage will help keep your premiums low when you get a new car and purchase a policy for it.

Fishing Safety

One of the best ways to enjoy boating and fishing is to share the fun with others -- especially your kids or grandkids! While expert anglers tend to know the ropes of boating and fishing there are still many mishaps that can occur if the excursion is not well-planned and strategically executed. This is epically crucial when you have little ones along for the ride. The next time you are gearing up to go after "the big one", make sure that it is as enjoyable as you anticipate by considering the following guidelines:

Only if weather permits....Check the weather forecast in detail, using your favorite app, before you head out onto the water. In many climates, weather can change quickly and drastically, ushering in unexpected storms that could scare your children and put you all in harm's way.

Dress yourself - and your little ones -- for the adventure....Though it may seem obvious, it can get slippery out on the boat or the dock! Ensure stable footing for all by making sure you and your kids are wearing shoes that grip boat floors and slick rocks and docks.

Make safety a game...It's important to be equipped with everything you need for safety and protection - flashlights and sunscreen to plenty of water and life preservers -- but you can also make it fun for the kids. For example, make them the keepers of the radio or the person who makes sure everyone is wearing a hat or sunglasses for protection from the sun.

Be hyper-vigilant about dangerous items...The sport of fishing is accompanied by some sharp items---hooks and knives to name just two. Make sure you have these items in a locked tackle box to ensure no one accidentally gets hurt.

Following boating rules....Make sure your boat is in good standing by adhering to all the laws of the lough. To find these, research the body of water you are going to be fishing on before you head out.

At Insurors of Texas we hope your family fishing outings become a lifetime of memories!

Need assistance?



Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialist in each field.

Commercial Insurance & Bonds: Jackie De La Fuente

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To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email pl@insurors.com. We truly appreciate your business!!!

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