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Future Insurance Agency can be reached online through our website at www.futureins.com. You can also pay your bills online or request a quote for all your insurance needs.



WE WANT TO HELP YOU REST EASY & RIDE SAFELY

New gear? Update your policy.

Your motorcycle policy may or may not cover the first \$3000 in custom parts and equipment. Though you don't have to list the items, Future recommends that you annually review your accessory inventory to ensure you have adequate coverage.

Do your part to ride safely.

22 percent of riders killed in crashes are not licensed at all or are improperly licensed to operate a motorcycle. When you are controlling this much force, it's essential that you have the licensing and training to be in complete control of your motorcycle.

Know your bike's capabilities - how it performs in a curve or on slick roads and how quickly it can stop. Errors like overbraking, driving too fast or undercornering are major factors in many solo accidents.

Insurers offer a discount to riders who attend a motorcycle safety course where a certificate of completion is issued. Completing these certified courses can reduce your premium.

In a crash, the SUV wins.

When cars and motorcycles collide, it's usually because the driver of the car failed to see the cyclist. With more SUVs on the road, it's even more critical to take extra steps to become more visible. Use your headlamps - both night and day - and wear yellow, red or orange jackets to make yourself easy to see. Make a point of positioning yourself in your lane for visibility.

Remember: Ride sober.

Driving impaired is just as deadly for riders as it is for drivers. In 2009 alone, 37% of fatally injured motorcycle riders had a BAC (blood alcohol content) of at least .01 g/dL.

No one's too old to wear a helmet.

It's estimated that wearing a helmet can help reduce your risk of a fatal accident by 37%. Buy a full-face helmet for the best protection for your head and eyes. Wear other protective gear as well as heavy leather or synthetic gloves, long pants and jacket and over-the-ankle leather boots. This advice applies to all riders - not just teenagers learning to ride. In fact, more than half of all riders killed in motorcycle crashes in 2009 were 40 years of age and older.

PERSONAL WATERCRAFT SAFETY

As personal watercraft such as Jet Skis, Waverunners and wet bikes become increasingly popular, you can take steps to make your personal watercraft experience both safe and enjoyable.

Gauge your experience to reduce risk.

- Improve operating skills by completing a Coast Guard Auxiliary course.
- Use personal watercraft in open areas with little traffic to allow new riders time and space to practice.
- Select a personal watercraft that is suitable to your ability. Personal watercraft that can exceed 40 mph may be more difficult for novice operators.
- Review the owner's manual carefully. Most manufacturers take a proactive position on safety.
- Knowing the laws up front will help you feel confident on the water.
- Be responsible. Be aware that loaning your personal watercraft puts you at tremendous financial and legal risk.
- Don't drink and drive, even on the water. It impairs your sense of balance and increases the chance for an accident.

WELCOME

★ Jodi Weihi has joined our Bay City office personal lines team. Jodi is a licensed customer service representative with over 10 years experience in the insurance business.

★ Heidi Castillo has joined our Saginaw office's commercial lines department. Heidi has over 10 years in the insurance industry and is a licensed customer service representative. Both Jodi and Heidi are looking forward to working with you.

★ Emma Rogers, a licensed risk manager, is now at our Bridgeport office. Emma is eager to assist you in choosing the right protection for both your business and personal account needs.

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