

NEWS FROM QUALITY INSURANCE SERVICE

QUALITYINSURANCESERVICE.COM

PRODUCTS WE OFFER

- Homeowners Insurance
- Auto/Car Insurance
- Umbrella & Liability Insurance
- Business Insurance
- Life Insurance
- Flood Insurance

DOES MY INSURANCE COVER THEFT OF PERSONAL PROPERTY IN A VEHICLE?

Many people mistakenly believe that their auto insurance covers everything in their vehicle, but this is not the case. If someone breaks into your automobile, your auto insurance will cover damage to your vehicle. However, your auto insurance will not cover items stolen from your vehicle.

For instance, if someone breaks your car window and steals a purse left on the seat, the broken auto glass would be covered under the full glass coverage part of your auto policy. Your auto policy would not cover the value of the purse and its contents. Those losses would fall under your homeowner policy—subject to your deductible. If deductibles apply to both your auto and homeowner insurance, you usually have to pay the higher of the deductibles that apply

Courtesy of Western National Insurance

Protecting Your Bike From Theft

The National Bike Registry estimates that one million bicycles are stolen each year in the U.S. and only a small percentage of them are ever recovered. The annual cost to American families is more than \$200 million.

The following tips can help lower the risk of having your bike stolen:

1. **Lock your bike.**

Unlocked bicycles are an open invitation for thieves. Whenever you are not riding your bike, it should be locked, even when it's in your garage.

2. **Don't skimp when buying a lock.**

Most cable locks are easy to cut, so purchase the best lock you can afford.

3. **Lock your bike correctly.**

Lock both wheels and the frame to a post, pole or bike rack.

4. **Register your bike with local police.**

The police are able to recover bikes quickly if they are registered in advance and have the appropriate information including make, model, color and serial number. You can also register your bike with the National Bike Registry, a national database which helps recover stolen bikes. Once you purchase a bicycle, keep the receipt for it and any accessories you add.



Visit us at QualityInsuranceService.com