



# Insurance Made Easy

with the



Allen/Freeman/McDonnell

Agency

Volume 2 Issue 2  
Spring/Summer 2005

(207) 942-7371 1-800-762-8600 [www.InsuranceMadeEasy.com](http://www.InsuranceMadeEasy.com)

## Auto Insurance and the Maine Bureau of Motor Vehicles

As of January 1, 2005, your automobile insurance company is required to notify the Maine Bureau of Motor Vehicles when your personal auto policy is cancelled or liability coverage is removed from a vehicle on your policy. This means if your policy **cancels for non-payment** or you **rewrite your insurance coverage** with another insurance company or you **trade vehicles** or you **remove liability coverage when storing your vehicle** for the season, the state will be notified. Once notified, the Maine Bureau of Motor Vehicles will issue you a notice and suspend your registration within 30 days if they do not receive a response from you.

If you take liability coverage off your vehicle while storing it, please complete the form found at [www.state.me.us/sos/bmv/forms/index.html](http://www.state.me.us/sos/bmv/forms/index.html) to keep from generating a registration suspension from the Bureau. Select "Registration & Title Forms." Select "Cancellation of Vehicle Registration (Stored Vehicle)." It is your responsibility to notify the Bureau when you put liability coverage back on the vehicle.

If you have replaced coverage with another insurance company or transferred plates to a new car, it is your responsibility to forward that info to the Bureau.

By e-mail: [www.maine.gov/sos/bmv/poi](http://www.maine.gov/sos/bmv/poi)

By mail: Financial Responsibility Section  
Bureau of Motor Vehicles  
101 Hospital Street  
Augusta, Maine 04333-0029

By fax: 207-624-9124

In person: Customer Service at DMV branch offices.

If you have difficulty, please call the State Bureau at (207)624- 9000 ext. 52108.

## Crash Reports

If you need a copy of an accident report, it is now easier and faster than stopping by the Police Department. Go to [www.maine.gov/mcrs](http://www.maine.gov/mcrs) and follow the directions. The report may be looked up by name, birth date, crash date, crash location, or investigating agency (police department). Have your credit card and email address ready so you may order a copy; for \$5 a report is sent to your email address within a few hours. For accidents prior to 2003, requests may be made online, but will require a manual search. For more information, please contact Colonel Craig Poulin, Chief of the State Police at (207) 624-7200.

## Life Insurance- For the People Who Live, Not Those Who Die.

Want to show your loved ones how much you care for them? You can ensure their financial security by insuring your life! No one, not even life insurance agents, want to think about dying, but it happens. Each day on the news there is another story of a fatal car accident, a fire, or an illness taking the lives of people of all ages. In an instant a family's life is changed forever. It is hard enough to deal with the loss of a loved one without having to consider the financial impact. What would your spouse's or family's life be like if you were the one who died?

Life insurance may be the most important asset your family can own. Most dreams cost money; whether it is college for your children, a comfortable retirement or just living day to day. We can help you safeguard those dreams!

Don't rely completely on coverage you may have through work. If you lose your job in most cases you will also lose your insurance. Your family's financial security is too important to risk losing. Owning your own personal life insurance protection ensures the money will be there when it is needed, regardless of where you work or live.

Give Sue a call to discuss your options. We can help you determine what coverage is right for you to ensure your family's future! It's for the people who live!

**A**llen/Freeman/McDonnell  
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Office Hours:

MON - THURS  
8:00am to 5:00pm  
FRI  
8:00am to 4:30pm

CLOSED SAT/SUN  
and

May 30 Memorial Day  
July 4 Independence Day  
July 21 Company Picnic  
Sept. 5 Labor Day  
Oct. 10 Columbus Day  
SUBJECT TO CHANGE -  
Please call to confirm.



These newsletter articles are intended for general information only and do not represent individual policies.

**Remember:**  
**only your actual insurance policy** can give the specific terms, coverage amounts, conditions and exclusions applicable to your situation.

### Frequently Asked Questions

**Q :** I just received a letter from the State canceling my auto registration! What do I do?

**A:** A new State Law requires that your Insurance Company report to the State if your policy has cancelled or you have deleted a vehicle. It is important that you respond to this notice. Follow the instructions on the letter. You may take the required info to DMV, fax it, or go to the web address listed. If you have an SR-22, you must go in person to DMV. You will need a copy of the current Auto ID card and your letter. If you are storing a vehicle, complete the appropriate accompanying form and remember to notify the State when you add coverage back to the vehicle. If you have trouble, call the State at (207) 624-9000 ext. 52108 or call us.

the Staff

Don't forget Boat Insurance!



## It's time to think about warm weather activities!

We have insurance policies for seasonal homes, personal watercraft (motorboats, jet skis, yachts), motorcycles, ATVs, Campers & trailers.

## Call us for quotes!

If your auto policy is with one of the following companies, **your billing questions and credit card payments can be handled more quickly if you call the company directly.**



BRISTOL WEST	1-888-888-0080
PROGRESSIVE	1-800-876-6327
DAIRYLAND	1-800-526-4252
NORTH EAST INS.	1-800-456-1819



Please have your policy number ready!

## One of the Fastest Growing Crimes! Identity Fraud!

We all have heard stories of people's lives being stolen. These thieves may ruin your credit, access your accounts, and turn your life into a nightmare. We encourage you to protect yourself against identify theft. A few simple steps can make a big difference:

1) Shred any information you dispose of that you would not want a stranger to gain access to.

2) Periodically request a credit report to ensure you know what accounts are listed under your name and confirm your personal information is correct. This can be accomplished free of charge in Maine. Each of the three top credit bureaus can provide you a copy once a year. You can access one website through which you may request a free report. [www.annualcreditreport.com](http://www.annualcreditreport.com). You can access this information free of charge today by clicking on the icon for Experian. Make sure you request the **free report** for Maine residents. (Beginning September 1<sup>st</sup>, that website will be even more user friendly with reports from TransUnion and Equifax available as well.)

3) If you want to insure against an Identity Fraud occurrence anywhere in the world, contact us about Identity Fraud expense coverage. The cost in time, money and frustration to straighten out an identity theft nightmare can be high. We may be able to help!

Call us for details.