

# NORTHERN NEWS

Sharing information and ideas with our policyholders

SUMMER 2004

Vol. 1 • No. 1



Do you wear your seat belt?

ALWAYS?



## SMOKE DETECTORS... with good batteries... Save Lives

**F**ires kill approximately 5,500 Americans each year, according to the National Fire Protection Association.

A majority of fatal home fires occur in homes that don't have smoke alarms with working batteries. **Make sure you have smoke alarms, WITH GOOD BATTERIES!** Have alarms on every floor of the house, making sure they can be easily heard in each bedroom.

Make it a habit to change the batteries once a year, and test them monthly. Pick a date such as a birthday, a

Is it time...  
for new batteries  
in your smoke alarms?



special occasion, a holiday... and use that date as an annual reminder to change the smoke alarm batteries, even if they are still working.

## What is the MCCA Charge on Your Auto Policy?

**Y**our Michigan Personal Auto Policy provides unlimited coverage for reasonable and necessary medical expenses (care, recovery or rehabilitation) you incur if you are involved in an accident. This is part of the Personal Injury Protection (PIP) coverage under your policy, and is mandatory in Michigan.

### Where does the MCCA (Michigan Catastrophic Claims Association) fit in?

Because of the high costs involved with extensive medical care, payments made for this benefit can be quite staggering. As of 2003, the MCCA has handled 16,900 catastrophic claims. Currently, the insurance company is responsible for paying the first \$325,000 of these catastrophic claims. This amount increases over time. After this threshold is met, the MCCA pays any additional amount, without limit. The MCCA is a program run by the State of Michigan. It is not operated by insurance companies. Determination of the MCCA charge on your auto policy is done by the MCCA. The insurance company only collects the MCCA fee and forwards it along to the MCCA.



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# 90% of Fatal Auto Crashes are Caused by Driver Behavior

According to the National Safety Council, 120 people die every day in America due to motor vehicle crashes, and 90% of the crashes are caused by driver behavior.

Of the 120 victims, 50 are involved in accidents where alcohol was a factor. Speeding is a contributing factor in 40 of the deaths. Rollovers caused by drivers losing control of their vehicle contribute to 25 of the fatalities.

## SAFE DRIVING TIP

Children under 12 should always sit in the back seat to protect themselves from air bags. Children should be in an approved child's seat until they are 40 pounds, and in a booster seat from 40 to 80 pounds. They are not ready for an adult seat until they are 4 ft. 9 inches tall and more than 80 pounds.

## Your Independent Insurance Agent, the Right Choice

Northern Mutual sells its insurance policies through Independent Insurance Agents for many reasons.

Your Independent Agent lives in your community, they are involved in your schools and your community organizations, and they may be your friend.

Because of this, your agent has a better opportunity to help you meet your insurance needs. They are not some anonymous voice over an 800 number. Independent Agents have a genuine interest in doing the best they can to serve you.

Keep doing business with your Independent Agent, the right choice.



## RELAX Knowing You're Covered

Review Your Policy with your Agent

- Are you carrying enough coverage to have your home rebuilt?
- Do you need to add coverage for a boat, snowmobile, or a 4-wheeler?
- How can deductibles allow you to increase your coverage while keeping your premium reasonable?
- Do you have replacement cost coverage on the contents of your home?

All of your questions and concerns can be taken care of by your independent insurance agent.

Your independent insurance agent wants to serve you. Set an appointment with your agent today!



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