Several larger cities in Missouri (as well as all over the U.S.) have recently seen the emergence of “ride for a fee” services. These are “taxi-cab-like” services provided by private passenger car owners using their personal autos. The two top companies providing these services are Uber and Lyft.

While this relatively new transportation program has received rave reviews for excellence in service, there are insurance issues to be considered by both the service providers as well as the passengers.

Most private passenger car insurance policies have a very clear exclusion of coverage when a fee is paid and received for “ride services” rendered by the insured. While Uber provides insurance when you are driving for them, there is still an insurance gap. For details related to this issue, please see:

http://www.naught-naught.com/category/blog

How will my family manage financially when I die? Not a fun thing to think about - but so very necessary when anyone depends on you. If you have worked hard to establish a solid financial framework for your family - investments, home equity, savings, retirement account - life insurance is the foundation upon which it all rests.

Do you know and understand the differences in the primary types of life insurance - term life, whole life, universal life and variable life?

Do you know how much to buy?

Do you know how much it will cost you to protect your family's finances? If you have not received a quotation for life insurance recently, it is highly likely you will be pleasantly surprised. Contact one of the professionals at NAUGHT-NAUGHT AGENCY for information on a plan designed especially for you. For other details on life insurance, please see:

http://www.naught-naught.com/category/blog
KEEPING YOUR COOL WHEN IT’S HOT!

Summer weather has arrived with a vengeance in our area and with it the ability to recognize various heat related illnesses, their hazards and treatments is critically important.

For information on sunburn, heat rash, heat cramps, heat exhaustion and heat stroke; see the link at the end of this article.

For information on how to help reduce the likelihood that you will have a heat related illness, see the link below as well.

Be sure to keep a close eye on people around you who have health conditions that may make them more susceptible to heat-related illnesses. If someone looks like they are having heat exhaustion or a heat stroke, take action fast to get them to a cool area and get medical attention.

For details, please see: http://www.naught-naught.com/category/blog

REPORTING SOCIAL SECURITY NUMBERS TO YOUR HEALTH INSURANCE COMPANY

Beginning with the 2015 tax year you will be required to report qualifying health coverage on your yearly income tax return.

Your health insurance company is required to provide Form 1095-B to you and the IRS. This form will contain the Social Security numbers of you, your spouse and any qualifying dependents. You will use this form to prepare your individual income tax return.

This form will be used to confirm that individuals have minimum essential health insurance coverage. Those who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment.

For more details, please see: http://www.naught-naught.com/category/blog

WHAT IS YOUR COMMUNICATIONS PREFERENCE??