



**OBERRYMAN**  
INSURANCE AGENCY

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**NEWSALERT**

Peace of Mind

## Are You Covered When You Use Someone Else's Car?

**J**OEL is an attorney living in Manhattan. He relies on public transportation to get around the city and occasionally rents a car, so he doesn't own one. When he visits his parents, he will sometimes borrow one of their cars to go out.

He certainly does not plan on having an accident when he's driving, so the question of who will pay if one happens is far from his mind.

Liz lives in rural Maryland. She does own a small car for commuting to work. She also regularly borrows her father's pickup truck, which she uses to haul a horse trailer for her show horse.

She has a spare key to the truck in exchange for her paying for fuel and some of the maintenance costs. She also doesn't worry about accidents.



### The problem

Joel does not have an auto insurance because he does not own a car. Liz has auto insurance on her own car. Does either person have insurance on the vehicles they're borrowing? The answer: Some, but possibly not enough.

If Joel injures someone with his father's car, his father's insurance will cover him up to the amount of insurance purchased. If his father bought only the minimum amount required by state law, a serious accident could use up the insurance quickly. Joel would be liable for any amounts left unpaid after the insurance is used up.

Liz has the same situation – her father's insurance will protect her. But, if an accident uses up all of his insurance, her policy will not help her. because her dad's care is not on the policy.

### The solution

Joel should consider buying a named non-owner auto insurance policy, which is suited for people who do not own cars but who occasionally rent or borrow them. It covers the person for damages they may be responsible for because of injuries or property damage to someone else. The vehicle owner's insurance pays first; the named non-owner policy will pay once the owner's insurance is used up.

Liz needs something similar added to her own policy. Many insurance companies offer "extended non-owned coverage," a rider that applies to vehicles the insured person does not own but to which they have regular access.

With this coverage, if she injures someone with her dad's truck or damages their property, her insurance will apply once her father's insurance is exhausted.

Both types of insurance can also cover medical expenses for occupants of the vehicles.

People in these situations should speak with us to explore their options. The cost may not be that great, and they will be protected from financial disaster.



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# Vitamin B12 Deficiency Can Cause Stroke Symptoms

**O**NE CONCERN many people have as they age is worrying about suffering a stroke. Some symptoms of a stroke include having trouble speaking and feeling confused or disoriented.

Surprisingly, these are the same symptoms for something more benign: A vitamin B12 deficiency.

Who knew that a lack of a vitamin in our body could cause symptoms like that? In fact, a lack of vitamin B12 can cause symptoms that mimic those of many serious issues.

## Symptoms of B12 Deficiency

- Muscle weakness
- Fatigue
- Shakiness
- Unsteady gait
- Incontinence
- Low blood pressure
- Depression and other mood disorders
- Cognitive problems like poor memory

## What is B12?

Vitamin B12 keeps our blood, nervous system and heart healthy — it even helps make DNA, the genetic makeup of our bodies.

It fuels our brain, metabolism and even affects our digestion and how we absorb food. It prevents a type of anemia that can cause fatigue and overall low energy.

The typical standard for B12 deficiency is when it falls below 250 picograms per milliliter of blood serum.

Like all B vitamins, B12 is water-soluble, but the body stores

extra B12 in the liver and other tissues. Even if dietary sources are inadequate for some time, a deficiency may not show up for years.

If the amount of B12 in storage is low to begin with, a deficiency can develop within a year — and more quickly in infants.

## What foods have B12?

- The best source is liver, which contains 83 micrograms in a 3.5-ounce serving.
- Most meats are rich in the vitamin, including red meat, turkey, fish and shellfish.
- Dairy products, eggs and chicken have B12, but in lesser amounts.

Recommended dietary amounts of B12 vary: 2.4 micrograms daily for those age 14 and older, 2.6 micrograms for pregnant women and 2.8 micrograms for nursing women.

Most people don't need to take supplements as the necessary levels of B12 are easily obtained from a balanced diet that includes animal protein.

## Who is at risk?

**Vegans and vegetarians** – Plants source tiny amounts of B12, if any, and they don't absorb the vitamin well. It is often recommended that vegans and vegetarians take vitamin supplements for B12.

**Users of ulcer medicines** – Chronic users of acid-suppressing drugs like Prilosec, Prevacid and Nexium, as well as ulcer medications like Pepcid and Tagamet, are at risk of developing a B12 deficiency. That's because in animal foods, B12 is combined with protein and must be released by stomach acid and an enzyme to be absorbed.

**People over 50** – As many as 30% of older people may lack sufficient stomach acid to absorb adequate amounts of B12 from natural sources. Therefore, regular consumption of fortified foods or supplementation with 25 to 100 micrograms of B12 daily is recommended for people over 50.

**Heavy drinkers** – Alcohol diminishes B12 absorption.

**Stomach surgery patients** – People who have had stomach surgery for weight loss or ulcers may also have trouble absorbing B12.





# How Telematics Devices Change Driver Behavior

**T**HE MAJORITY of people who install telematics devices in their cars to track their driving behavior say they work and they have helped them correct bad driving habits, according to a survey by the Insurance Research Council.

More than 55% of participating drivers reported making changes in the way they drove after having a telematics device installed. This led to a lower frequency of accidents and fewer expenses on the part the drivers.

The researchers concluded that telematics devices are a step in the right direction whether they are temporary or become a permanent and more popular option offered by insurance companies.

The devices were effective in many ways, according to the survey:

- More than 35% made small changes in the way they drove,
- 20% made considerable changes in their driving habits.
- 40% of respondents reported making no changes to their driving behavior after having a telematics device installed.
- More than 80% of respondents who used telematics devices reported having their insurance company send them informative reports about their driving practices based on data gathered from a telematics device.

## Barriers to success

There were several issues that experts said could affect the success of telematics devices and how often they are used. One of the issues was the willingness of drivers to participate in telematics device programs.

Not all drivers were optimistic about using these devices, and some expressed additional concerns. One of the top concerns expressed was how the data collected from the telematics devices would be used.

Experts hope to quiet the worries of consumers who are concerned about how the information is used and collected. With better education about telematics devices and statistics about their benefits, experts plan to encourage the use of them.

Auto insurance rates can be reduced with safe driving practices, and telematics devices give insurers a surefire way to see the driving habits of their policyholders rather than relying on information searches.

To learn more about these devices, how information is collected or used and how they affect insurance rates, discuss concerns with us.





## Watch Out for Scammers Targeting Seniors

**I**N AN era dominated by technology, scammers have found new avenues to exploit unsuspecting victims, and seniors are often targeted due to perceived vulnerabilities.

From scam phone calls to text messages, e-mails, and even social media links, these criminals employ various tactics to deceive individuals, particularly seniors, into divulging personal information or parting with their hard-earned money.

With a belief that the elderly may be more susceptible to their schemes, these criminals deploy sophisticated techniques to manipulate and exploit their targets with the aim of draining their life savings.

### Common scams

Watch out for the following:

**Phone scams** – Scammers impersonate government officials, financial institutions or tech support representatives, claiming there’s an urgent matter that requires immediate action or payment. These calls often induce fear or urgency, coercing seniors into providing sensitive information or making payments.

**Text message scams** – Text message scams, also known as “smishing,” involve sending deceptive messages designed to trick recipients into disclosing personal information or clicking on malicious links. These texts may appear to be from legitimate organizations or individuals, but they are far from it and responding or clicking on a link can prove to be very costly.

**E-mail scams** – Commonly referred to as “phishing,” these scams involve sending fraudulent e-mails that appear to be from reputable sources. Scammers use various tactics, such as posing as banks, government agencies or popular retailers, to deceive seniors into providing confidential information or transferring funds.

**Social media scams** – Criminals exploit social media platforms to target seniors through deceptive links or messages. They may create fake profiles or hijack legitimate accounts to establish credibility before luring victims into fraudulent schemes, such as fake charity appeals or investment opportunities.

### Red flags

Recognizing the signs of a scam is crucial for safeguarding seniors from falling victim to fraudulent schemes:

**Pressure or urgency.** Scammers often create a sense of urgency, pressuring their targets to act quickly without providing them with sufficient time to verify the legitimacy of the request. Do not take their word for it.

**Requests for personal information.** Legitimate organizations do not request personal information, such as Social Security numbers or banking details, via unsolicited phone calls, text messages or e-mails. Refrain from sharing information unless you initiated the interaction.

**Unsolicited offers or prizes.** Be wary of unsolicited offers or prizes, especially if they require payment or personal information in order to claim.

**Unusual payment requests.** Scammers often request payment via unconventional methods, such as wire transfers, prepaid cards or cryptocurrency, all of which offer little to no recourse for recovering lost funds.

### Prevention

**Educate yourself** – Stay informed about common scams and familiarize yourself with the warning signs.

**Verify requests** – Verify the legitimacy of requests by contacting the purported organization directly using trusted contact information.

**Be wary of links in e-mails, other messages** – If you get an e-mail, text message or a message on a social media platform from an unknown sender, do not click on links. If it’s from your bank, for example, instead type the bank’s website address directly into your browser to contact them directly.

**Install security software** – Install antivirus and anti-malware software on your computer and smartphone to detect and prevent malicious activities.

**Exercise caution online** – Be wary of any messages from strangers online and on social media. Also, scammers may clone a close friend’s Facebook account using their picture. If you get a message on Facebook advising you to click on a link, call your friend and ask if they sent the message.