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# Personal Touch



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## Is your child ready for a seat belt?

Motor vehicle accidents are the leading cause of death among children ages 2 to 14, according to the National Highway Traffic Safety Administration (NHTSA, 2009). Many of these injuries and deaths could be avoided if adults would take the time to learn how to properly secure children in safety seats that are anchored to the car's permanent seating. NHTSA reports that nearly 3 out of every 4 children in child safety seats are not properly secured or not restrained at all. However, when properly installed and used, safety seats reduce fatalities by 71% for infants and 54% for toddlers.

### *Safety Seat Recommendations*

According to Safe Kids Worldwide (2009), a global network of organizations that strive to prevent childhood injury, children aged four to eight weighing between 40 lbs. and 80 lbs. should ride in booster seats restrained with lap and shoulder belts. A regular

safety belt won't fully protect a child of this size in a crash.

The following types of car restraints should be used as your child grows:

- **Infant Seats**—A child should ride in an infant seat, placed in the back seat and facing the rear of the car, from birth until 20 lbs. or one year of age.
- **Convertible Safety Seats**—These seats can convert from rear-facing to forward-facing when



a child reaches one year of age or 20 lbs. Convertible seats should be used in the back seat of a car until a child reaches age 4 or 40 lbs.

- **Booster Seats**—When a child has clearly outgrown a smaller, convertible seat, but is not yet large enough for the car's safety belt system, a booster seat should be used in the back seat, along with the car's shoulder and lap belt system.
- **Safety Belts**—When a child is large enough to properly "fit" an adult safety belt—usually over 80 lbs., at least 4' 9" in height, and between 8 and 12 years of age—he or she can ride without using the booster seat. A properly secured safety belt should fit snugly across the thighs, not over the stomach; over the shoulder, not across the neck and throat; and across the chest. A child's legs should also be able to bend easily over the edge of the vehicle's seat.

# Did You Know?

## Home sweet home: the power of your homeowners policy

If you're like most homeowners, the importance of **homeowners insurance** is obvious. If your home were damaged as a result of fire, theft, lightning, heavy snow, or high winds, your homeowners policy would likely cover the cost of damage. But, did you know that your homeowners policy may also protect you from property damage or injury for which you are *legally* responsible? To understand the scope of a typical homeowners policy, consider a few hypothetical situations in which personal liability could become an issue:



1. Your daughter is away at college and leaves her stuff all over the floor of her dorm room. A dorm counselor comes into the room, trips over the objects, and is injured in a fall. The counselor decides to sue you or your daughter for injuries.

2. Your son lets a friend walk his dog while he stops to help a neighbor. At the end of the block, the dog gets upset and bites a young child playing on the sidewalk. The parents of the young child initiate legal action against you as the dog's owner.

3. You send your housekeeper to the grocery store. In the parking lot, she

loses control of a shopping cart that strikes an elderly man, causing him to fall and break his hip. The man seeks legal action against you for the recovery of medical expenses.

4. You are cutting down a tree on your property. The tree falls in an unexpected direction and lands on the roof of your neighbor's house. The neighbor moves to a motel while the roof is being repaired and sues you for property damage and motel expenses.

### *Unwrapping the Package*

Part I of a typical homeowners policy covers damage to *your* property. However, you may be surprised to learn that Part II of the standard homeowners policy includes **comprehensive personal liability insurance**. This coverage can help protect you and your family should negligence on your part cause injuries to others. The policy provides protection up to a stated limit for bodily injury to others and property damages for which you are legally liable, as well as for legal defense expenses in the event of a lawsuit.

Now, let's revisit each of the four scenarios:

1. In the first situation, under the definition of "insured location," a family member is covered for negligence in a temporary residence. Under most policies, a dorm room is considered the temporary residence of a college student.

2. In the second situation, liability protection extends to individuals who are legally responsible for (or have your permission to use or control)

### *Heatstroke Warning*

According to a June 2009 study by the National Highway Traffic Safety Administration (NHTSA), risk of serious injury or death during hot weather is heightened for children left alone in vehicles. Research shows that heatstroke (hyperthermia) is the leading cause of non-crash vehicle deaths for children. Each year, 262 children under age 14 die, and 115,000 are injured, in not-in-traffic incidents on private roads, in driveways, and in parking lots.

### *Job Seeker Tactics*

According to 2009 CareerBuilder survey, nearly 18% of hiring managers are seeing job seekers try unusual tactics to capture attention this year, compared to 12% last year. Some memorable tactics include a candidate who sent a shoe with a resume to "get my foot in the door" and another who sent a resume wrapped as a present because his skills were a "gift to the company."

### *Carbon Footprints*

According to a 2009 Sacred Heart University Polling Institute survey, approximately 7% of 800 respondents have tried to measure their own personal or household carbon footprint. However, over 88% said the process was helpful in understanding how their lifestyle impacted the environment. Over 90% said they were very or somewhat willing to change their lifestyle to reduce the impact on climate change, and 95% believe there are things they could do to use energy more wisely.

# For Your Information

## Gov Gab

The U.S. government disseminates a staggering amount of information through its departments and offices. In order to connect citizens with resources that will benefit their lives, Federal employees who work in the Office of Citizen Services and Communications at the U.S. General Services Administration maintain a blog called GovGab. At <http://blog.usa.gov>, bloggers cover topics about everything from saving money and visiting National Parks to government auction details and the latest recalls.

## Generator Safety

Portable generators can be useful when temporary or remote electric power is needed, but they can also be hazardous. Primary hazards are carbon monoxide poisoning, electric shock or electrocution, and fire. The U.S. Fire Administration (USFA) provides simple steps to prevent the loss of life and property resulting from improper use of portable generators. For more information, visit [www.usfa.dhs.gov](http://www.usfa.dhs.gov).

## Energy Savers

Energy Savers, a program of the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy (EERE), provides tips for saving energy and money at home and on the road. Available in online and print formats, Energy Savers provides the latest information on energy-saving, efficient technologies. Even small improvements can help save money while making the earth a healthier and cleaner place. Visit [www.energysavers.gov](http://www.energysavers.gov) for more information.

## A close look at condo insurance

Unlike most homes, part of a condominium is "shared" property, and part of it belongs to the unit owner. Most condo associations provide a certain amount of insurance protection, which sometimes causes confusion over the condo unit owner's *individual* responsibility. If you, as a condo owner, are trying to evaluate how much "home" insurance you need, here are some aspects to ponder:

### What the Association Covers.

Some condo associations insure only the external building, while others assume responsibility for the building and certain fixtures inside each unit. It's a good idea to read your condo association's **bylaws** and **master deed** to find out its insurance provisions. Once you know what your association covers, you can fill in the gaps with your own insurance.

**Your Personal Possessions.** Your personal property is almost always your responsibility, not the association's responsibility. Conduct a detailed inven-

tory to determine the value of your possessions. Keep in mind that extra coverage in the form of a **floater** may be necessary for especially valuable items or categories of property subject to policy limitations.

**Condo Updates.** If you have remodeled a room or made any other improvements in your condo, update your policy accordingly.

**Loss Assessment Coverage.** If your association's insurance comes up short after a disaster destroys commonly shared areas, you and other unit owners may be assessed for the losses. Loss assessment coverage could pay your share of these assessments, so it's important to ensure that you have the proper protection.

Just as renters and homeowners need property and liability coverage, so do condo owners. Please call us or stop by to review your needs and to obtain more information about condominium insurance.

## Is your child ready for a seat belt?

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It is especially important for children to ride in the back seat of the car until they have grown to fit a seat belt. Front passenger air bags inflate at speeds up to 200 miles per hour, which could cause serious injury to both rear- and front-facing children. If a child is unbelted, too small for the lap and shoulder belt to fit properly, or incorrectly positioned in a safety seat, the child may be too close to the bag when it inflates, increasing the risk of serious injury or death.

### For Your Child's Protection

No matter how much an older child may fight a safety seat, it is important to be sure he or she is ready for an adult safety belt before removing other restraints. When using the car's safety belts, never tuck the shoulder belt behind a child's arm or back, and use lap belts only when more effective shoulder and lap belts are not available. Using the proper restraints in the proper way when traveling may help save your child's life.



### When a car crash is no accident

Our society has become increasingly mobile. As a driver, you should be aware of the unfortunate reality of staged auto accidents. They can lead to injury, as well as indisputable surcharges on your insurance policy. Anyone can fall prey to this type of insurance fraud, even safe and conscientious drivers. In one scenario called the “swoop and squat,” two vehicles pass you. One pulls in front of the other, forcing the second car to brake suddenly. This causes you to rear-end the second car, thus becoming liable for damages. Meanwhile, the first car flees. To help you avoid becoming a victim, here are some tips to keep in mind:

- **Pay attention to the traffic around you.** This is especially important if you drive an expensive, late model, or commercial vehicle that is likely to be heavily insured. Be wary of cars driving too slowly, erratically, or not allowing you to pass.
- **Make a practice of looking beyond the vehicle in front of you.** Start braking as soon as traffic begins to slow, even if the car in front of you does not slow down.
- **Stay three seconds behind the vehicle you’re following.** This allows adequate time to brake. Start counting the seconds when the car in front of you passes a road sign or crosses a shadow or line in the road until you reach the same spot.
- **If you hit another car, count the occupants.** Perpetrators of “swoop and squat” scams often use older model vehicles with multiple passengers. Obtain the full names, telephone numbers, and driver’s license numbers of all occupants. This identifying information helps prevent others, who were not in the car, from filing false claims.
- **Call the police to the scene.** Request a detailed police report on the

spot. This prevents scam artists from damaging their vehicles later and blaming you.

- **Keep a disposable camera, paper, and pen in your glove compartment.** Take pictures of all the cars and passengers involved.
- **Report suspected scams to the National Insurance Crime Bureau (NICB).** The NICB works in conjunction with law enforcement authorities, as well as insurance carriers, to help identify and prevent possible insurance fraud. Their hotline number is 1-800-TEL-NICB.

Because driving a vehicle is a common occurrence, anyone can fall prey to this type of insurance fraud. *Real* accidents are traumatic enough. By increasing your awareness of *staged* accidents, and by following these tips, you may be able to protect yourself from being involved in an incident that happens “accidentally on purpose.”

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### Home sweet home: the power of your homeowners policy

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your animals or watercraft. Consequently, you and your son’s friend would be covered in the second situation. However, if your son’s friend took the dog for a walk *without* a family member’s permission, your policy’s liability coverage may not cover the friend.

3. The third scenario is a covered event because the injury was caused by

a “residence employee” (your housekeeper) in the course of being employed by you, the insured. Coverage extends to such persons away from the insured location (the covered residence).

4. In the fourth scenario, you would be covered for damage you caused to someone else’s property, including any loss of use arising from that damage.

Ultimately, although it may contain some exclusions and limitations, the personal liability section of your homeowners policy provides important protection for your “home sweet home.” If you expect to purchase a home in the near future, or wish to review your current coverage, give us a call. We would be happy to assist you with all your insurance questions and needs.