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## Staying in touch Keeping you informed on Personal Insurance issues



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### A “Crash Course” in Auto Accidents

If you are in an accident, it's important to know what to do. Even a minor “fender-bender” can be upsetting. Here are some specific steps to take immediately after a car accident:



**1. Stay calm.** Don't accuse the other driver *or* accept blame. Leave it to the police and your insurer to determine who was at fault. Focus your attention on dealing with the situation at hand.

**2. Assess injuries and call for help.** Even before you call the police, check to see if anyone at the scene is injured. If so, try to assess the severity of the injuries, and seek medical attention immediately.

**3. Leave the scene “as is.”** It's best to leave an accident scene untouched until the police arrive. However, if your vehicle

is obstructing traffic, you may need to move it to prevent further damage.

**4. Notify authorities.** Call the police. If you do not notify them at the time of the incident, contact them as soon as possible after it. Having a record of the accident, even if it was minor, can help protect you from unfounded claims that may arise later.

**5. Obtain information on the other driver(s).** Write down the name, address, telephone number, license number, insurer, and insurance policy number of *every* driver involved in the incident. Also, note each vehicle's year, make, model, and license plate or registration number. Ask to see each driver's license and registration. These two documents provide most of the information you'll need. If the other driver does not own the vehicle, ask for information on the owner.

**6. Identify eyewitnesses.** If possible, obtain the names, addresses, and telephone numbers of any eyewitnesses.

Hopefully, you will never be involved in an auto accident. If you are, following these steps may simplify the situation. Also, review your insurance coverage frequently so that you are familiar with your coverage. For more information, contact one of our qualified insurance professionals.

### Scooter Safety for Kids

Last year, over 40,000 people were taken to U.S. hospital emergency rooms due to injuries from riding scooters. Most of the injuries were to kids under 15. Riding foot-propelled scooters can be fun for kids, and it's a great form of exercise. But, without the proper safety precautions and equipment, serious injury can result.

To reduce scooter-related injuries, follow these safety guidelines from the Consumer Product Safety Commission (CPSC, 2009):

- Always wear safety gear, such as a helmet, kneepads, and elbow pads.
- Wear proper footwear; avoid bare feet or sandals.
- Always ride on smooth surfaces, such as sidewalks or paved, off-road paths. Avoid traffic, busy streets, and areas with water, sand, gravel, or dirt.
- Always ride during daylight hours.

These tips can help prevent injuries so that children can spend more time enjoying the ride!

# Get Complete Coverage with a Personal Umbrella

In addition to reviewing and updating your insurance program regularly, you can avoid possible gaps in coverage by purchasing a **personal umbrella policy**. Once used only by high net worth individuals, personal umbrellas have become a viable option for anyone who may need extra liability protection.

In today's world, liability protection is important. A personal umbrella expands the liability coverage you may already have through your **homeowners** and/or **automobile insurance policies**, in addition to protecting you in some unforeseen circumstances.

## Umbrella Provisions

Most umbrella policies provide at least \$1,000,000 in excess liability protection. An umbrella can also cover many situations that aren't covered under your current policies. The following are some benefits of a personal umbrella policy:

- It can provide payment for legal defense expenses when primary insurance coverage does not apply.
- It can protect you from risk while you're traveling outside the country. Umbrella protection is usually applicable worldwide.

- It can cover a watercraft that is used rarely (not more than 30 days per year) or is in storage, as well as non-owned recreational vehicles.

## Umbrella Exclusions

However, there are some situations that may not be covered under the umbrella policy. For instance, umbrellas usually do not apply to uninsured motorists, business property, or professional activities.

You may have to meet certain eligibility requirements to qualify for an umbrella. For instance, you might need to purchase higher liability limits on your current auto and homeowners policies in order to satisfy the umbrella's underlying requirements. If you have young drivers listed on your policy, have numerous traffic violations, or own a vacation home or boat, you may find it more difficult to obtain a personal umbrella policy.

However, learning more about a personal umbrella policy may be worth your while. Should you ever be involved in a lawsuit, any gaps in your current liability coverage could end up costing you. For more information on this valuable protection plan, contact one of our qualified insurance professionals.

# Get the Lead Out: Is Your Home Safe?

Lead is a proven health hazard. Unless previously delead, many older homes and buildings constructed prior to 1978 are likely to contain lead paint, which is a common form of lead found in homes. Fortunately, home sellers and landlords are now required to disclose any "known information" on lead in the home.

According to the Environmental Protection Agency (EPA, 2009), lead paint can enter the body simply through breathing in its dust. It can be particularly dangerous to children under age six because they are rapidly developing, both mentally and physically. However, lead is also a danger to adults. The effects of exposure to lead may be as minor as concentration problems or joint pain, or as severe as nerve disorders or reproductive difficulties.

To protect your family's health, have your home tested for lead paint, especially if it was built before 1978. If lead paint is detected, do not try to remove it yourself.

Improper removal can create a more dangerous environment. Talk to your doctor to see if you or your child should be tested for lead. Finally, familiarize yourself with the following information:

- The primary source of lead exposure is lead-based paint that is peeling, chipping, or cracking.
- When scraped, sanded, or heated, lead-based paint can release lead dust that settles and reenters the air.
- Lead solder in pipes can contaminate drinking water. If you suspect lead in your plumbing, call your local health department.
- Lead can also be found in your yard. If lead is in your soil, you or a child could have tracked it into your home unknowingly.

For more information, contact the National Lead Information Center at 1-800-424-LEAD.

# Did You Know?

## Riding the Rails

Riding the rails may be returning to America, according to a survey by employee infrastructure firm HNTB Corporation. More than half of respondents (54%) would choose modern high-speed trains over automobile (33%) and air travel (13%) if fares and travel time were similar. If high-speed rails were introduced in their region, respondents would appreciate more convenient travel (71%), less expensive fares (69%), and faster trains that use less than one-fifth as much energy as driving (55%).

## Texting While Driving

Text messaging and driving is a deadly mix, according to the Michigan State Medical Society. Statistics show that drivers are six times more likely to become distracted and cause an accident if they are text messaging. Distracted drivers account for almost 80% of all crashes and 65% of near-crashes, according to the National Highway Traffic Safety Administration. Currently, six states prohibit the use of hand-held phones while driving.

## Lightning Claims Soar

While lightning may never strike in the same place twice, for insurers, it strikes hundreds of thousands of times annually, costing more than \$1 billion in insured losses in 2008, according to the Insurance Information Institute (I.I.I.). There were over 246,000 lightning claims in 2008, up 39% from 2007, and the cost of homeowners claims for damage due to lightning strikes has increased 13% from 2007 to 2008 and nearly 45% from 2004 to 2008.