



Dwight P. Webster, CIC, LUTCF

Webster Insurance Agency, Inc.

200 South Bellevue Avenue
Langhorne, PA 19047
www.websterins.com
Phone: 215-757-0816
Fax: 215-757-3142

Staying in touch

Keeping you informed on *Personal Insurance* issues



Volume 18, No. 3



What's an Injury Worth?

Insurance owners may feel a **personal umbrella insurance** policy is not worth the extra out-of-pocket expense because liability protection is already supplied through **homeowners** and **auto insurance** policies. However, umbrella policies provide at least \$1,000,000 in *additional* liability protection. That may seem like a lot, but consider the following claims for which sizable damages may be awarded in personal liability cases:

- **Loss of Earning Capacity.** This value may be more than just the amount of lost wages. It also includes any loss or impairment of the ability to work in the future.
- **Pain and Suffering.** A dollar value may be placed on the pain caused by injuries, as well as any pain that results from medical treatment.
- **Permanent and Future Pain and Suffering.** Once medical treatment has proceeded as far as possible, the injured may have to learn to live with permanent pain or disfigurement, which may be quantified in a dollar value.
- **Disfigurement.** This value assesses the effects of a lost body limb or scarring as a result of the injury or treatment.
- **Loss of Function.** A value may be placed on the loss of the use of certain body parts or functions.

- **Loss of Enjoyment of Life.** Values can be placed on the temporary or permanent changes that must be made in one's lifestyle. Perhaps a world-class athlete, or even a "weekend athlete," can no longer enjoy a favorite activity after the accident.
- **Embarrassment and Humiliation.** These feelings can be a very real component of damages, and their value must be given due consideration.
- **Medical Expenses.** All actual costs from the time of the injury can be assessed, along with anticipated future costs.



Though the insured must be found at fault before any liability can be imposed upon him or her for any accident, once that threshold is crossed, the true value of having a personal umbrella policy may be revealed. For more information, contact one of our qualified insurance professionals.

Remodeling Your Home?

A lot of decisions, time, effort, and money are involved in adding a deck, a new bathroom, or a guest bedroom to your home. However, in the excitement of the project, you may overlook updating your insurance coverage.

If you remodel, additional insurance coverage might be necessary. Your homeowners policy will likely cover injuries or property damage resulting from work done by you or a friend. However, if you hire a contractor or subcontractor, make sure they have the appropriate liability and workers' compensation insurance, so that any liability associated with their work will be their responsibility.

Evaluate your insurance coverage and purchase any additional coverage while your remodeling project is still in its developmental stages. If your work is damaged or destroyed during construction, you may be liable for the cost of rebuilding if you have not yet secured proper coverage.

Home additions and remodeling can increase the value of your home, as well as your quality of life while residing in it. Just be sure to adjust your insurance policy accordingly.

Safety Tips for Older Drivers

Cars and travel are American classics, and nobody wants to relinquish their mobility or independence, regardless of age. Older drivers may have decades of safe driving experience behind them, but the aging process can cause a gradual decline in vision, hearing, and/or the ability to react quickly to abrupt changes in driving conditions. To maintain independence as traffic becomes heavier, faster, and more congested, it may be helpful for seniors to take a refresher course in driving safety.

If you are an older driver, be aware of the physical changes that may affect your driving ability, as well as a few tips to help you stay safe:

Deteriorating Vision. Difficulty reading street signs or seeing lane markings, other vehicles, and pedestrians are all signs of deteriorating vision. Night blindness and bright lights can also be problematic. If you are experiencing these changes, consider the following guidelines:

- Those aged 60 and over are advised to visit the optometrist once a year to test for glaucoma, cataracts, and other vision changes or impairments. Make sure your prescription glasses are up-to-date. Avoid wearing old prescription glasses or glasses with side-pieces that block peripheral vision.
- If you are sensitive to light, ask your optometrist if there are treatments available. Avoid driving at night, never wear sunglasses at night, and choose clear glass over tinted windows in your vehicle.
- Increase brightness on the dash panels, and make sure your windshield, headlights, and mirrors are clean.
- Use seat cushions to elevate yourself, if necessary. Your posture should allow you to see at least ten feet ahead of your car.

Physical Limitations. If you are sedentary, or prone to falls, muscle weakness, or joint pain, you may have a hard time using the foot pedals and/or maneuvering in other ways that are required to operate a motor vehicle safely. For help with physical limitations, consider the following guidelines:

- See your doctor about an appropriate exercise program. A daily walk, for example, could reap significant benefits.

- Opt for automatic rather than standard transmissions to minimize hand and foot motion. Occupational therapists or certified driving rehabilitation specialists may prescribe special pedals or other assistive devices to promote or maintain mobility.
- If you have hearing loss, keep noise inside your car to a minimum. Watch for emergency vehicles as you may not hear the sirens. If you wear a hearing aid, be aware that wind from an open window may affect its performance.
- To avoid injury in the event of an accident, keep at least ten inches between you and the airbag panels. Always wear your seatbelt.

Slowed Reflexes or Processing Skills. If you feel confused, lack confidence in your driving ability, or take medications that may cause drowsiness or dizziness, consider the following guidelines:

- Drive only in familiar territory during the day in non-rush hour traffic.
- Leave a four-second space between your car and the one in front of you. Test this distance with the following technique: When you are approaching a road sign, count from the time the car ahead of you reaches the sign until the time you do.
- Look left and right at all intersections, not just straight ahead. As you are driving, repeatedly scan the road so that you will be prepared.

Talk with your doctor if you have been experiencing difficulty driving. Certain medications can cause side effects that may interfere with your ability to drive, and your doctor may be able to adjust or change your medication accordingly. In addition, refresh your driving skills through a mature driving program. The AARP offers Driver Safety Programs designed to help “older motorists improve driving skills, prevent car crashes, and avoid traffic violations.” For more information, or to find a class near you, visit www.aarp.org. Maintain your independence and mobility for as long as possible, but make your own safety, as well as the safety of other drivers and passengers, a top priority.

Did You Know?

Car Buying Trends

According to a 2010 study by Kelley Blue Book, 74% of in-market car shoppers plan to make their purchases within the next six months, and two-thirds (66%) are looking to buy a used vehicle. The average shopper is currently considering three vehicles, and 83% are still undecided on the specific make and model. In addition, 42% of used-car shoppers and 20% of new-car shoppers plan to pay the entire cost in cash.

Youth Smoking Rates Decline

The 2009 Youth Risk Behavior Survey by the U.S. Centers for Disease Control and Prevention (CDC) shows that the high school smoking rate (percentage who smoked in the past month) declined to 19.5% in 2009, which is the lowest rate since the survey started in 1991. In addition, the percentage of high school students who have ever tried cigarettes has fallen under 50% for the first time, to 46.3% in 2009.

City Parking Rates

Parking rates in North American central business districts (CBDs) held steady over the past year, according to the 10th Annual Parking Rate Survey by Colliers International. The average monthly parking rate for 44 CBDs in the United States increased by 1.1% in 2010, to \$161.56, and the average daily parking rate decreased by 1.4%, to \$16.36. The most expensive city in the world to park was London, UK, with an average monthly rate of \$933.