

PersonalLines

Consumer tips for our clients and friends



Smoke alarms save lives

A \$10 investment can save your family's lives. That's the cost of a simple, battery-operated smoke alarm. It's a small price to pay for safety and peace of mind.

Most fire deaths occur at night when people are asleep, according to the National Fire Protection Association (NFPA). Contrary to popular belief, the smell of smoke may not wake a sleeping person. Instead, the poisonous gases and smoke produced by a fire can numb the senses and put one into a deeper sleep.

A *working* smoke alarm can make the difference between life and death.

- Install smoke alarms outside each sleeping area and on each level of your home.

- Also install alarms inside bedrooms if people sleep with doors closed.

- Test monthly. Replace all batteries at least once a year (such as when you set your clocks forward or back) or when the alarm alerts you the battery power is low. Replace the batteries immediately if you move into a new home.

- Vacuum away cobwebs and dust regularly.

- Write the date of installation inside the cover. Smoke alarms become less sensitive over time so replace every ten years.

- Buy only those alarms that bear the mark of an independent testing laboratory.

- Consider installing an automatic

fire sprinkler system when you renovate your home.

Also, keep at least one multi-purpose fire extinguisher in your home and learn how to use it. Plan fire escape routes and practice your escape plan at least twice a year with your family. Coach young children not to hide from smoke or fire and to trust firefighters. Teach kids about crawling underneath smoke to escape a fire and how to "stop, drop and roll." Young children should know their street address, last name and how to dial 911.

—*Tips from the American Red Cross* (redcross.org/services/disaster/beprepared) and *the NFPA* (nfpa.org/education)

Prime time road rage

Road rage happens most often at the end of the workweek, on sunny summer days and on congested urban freeways, according to the AAA Foundation for Traffic Safety.

A survey of law enforcement agencies found that one in four road rage incidents occurs during the peak commute time between 4 and 6 p.m. The next most active time is during the morning drive from 6 to 8 a.m.

To defend against road rage, allow extra time for your drive, leave ample space between cars in front and behind you and practice patience. If you encounter an aggressive driver, don't acknowledge or encourage their bad behavior. Allow that vehicle to pass while you take the high road.

Renters need insurance

Renting offers some freedoms. Many landlords handle building maintenance, pay for the plumber when the sink backs up, and may even pick up your water and garbage bills. But what if something happens to your personal belongings or, worse, a visitor is injured while at your apartment? In all likelihood, the responsibility and cost fall to you.

That's when renter insurance can be a blessing. Depending on the coverage you select, renter insurance typically covers your personal belongings at home and away, protects you from liability suits and provides coverage for personal injuries and the property of your guests.

It's also advisable in some circumstances to add extra coverage to your renter policy for items of special value. Be sure to let us know about any particularly valuable items—baseball card collection, diamond engagement ring or fine art—to make sure they are protected with scheduled personal property coverage.

Ask us about discounts for security systems or having multiple policies with one company.

Pack your car trunk with a survival kit

An emergency on the road can happen at any time, whether you're dashing across town or traveling across country.

To prevent bad weather or a breakdown from putting the brakes on your journey, the National Safety Council (nsc.org/library/facts.htm) suggests:

Follow a regular tune-up schedule for your vehicle, keep a full tank of gas and, in winter, don't forget fresh anti-freeze.

Carry in your trunk:

- A properly inflated spare tire, wheel wrench and tripod-type jack.
- Shovel.
- Jumper cables.
- Tow and tire chains.
- Bag of rock salt or cat litter.
- Tool kit.

Keep a "survival kit" in the car and replenish it after use. Stock it with:

- Working flashlight and extra batteries.
- Flares, reflective triangles and brightly-colored cloth.
- Compass.

- First-aid kit.
- Exterior windshield cleaner.
- Ice scraper and snow brush.
- Wooden stick matches in a waterproof container.
- Scissors and string/cord.
- Non-perishable, high-energy foods like unsalted canned nuts, dried fruits and hard candy.

If driving long distances—especially under cold, snowy and icy conditions—also carry supplies to keep you warm such as:

- Heavy woolen mittens, socks and cap.
- Extra clothing.
- Emergency blankets or sleeping bags.

Let us help

If you have questions about any of the articles in this newsletter or anything pertaining to your auto, home, boat or life insurance, please give us a call.

We're here to help you.