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Insurance & Financial Services

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



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Can-Do Candle Safety

Nothing transforms a house into a home more quickly than a candle. However, according to the National Fire Protection Association (NFPA, 2008), an estimated 15,600 home fires were started by candles in 2005. These fires resulted in hundreds of deaths, thousands of injuries, and an estimated property loss of over \$500 million. But you needn't stop lighting those lovely aromatic votives—simply do so with caution and awareness.



Follow these safety rules from the National Candle Association (NCA, 2008):

- Always keep a burning candle within sight. Extinguish all candles before going to sleep or leaving the house.
- Keep candles out of the reach of pets and children.
- Always use a candleholder specifically designed for that purpose. The candleholder should be heat resistant,

sturdy, and big enough to catch dripping wax. Never place pillars or candles directly on furniture.

- Trim candle wicks to ¼" before lighting or re-lighting, and keep the wax free of matches, wick trimmings, dust, and other debris. An excessively long or wild flame is an indication that you may need to trim your wick.
- Never touch or move a candle when the wax is liquid.
- Keep lit candles at a safe distance from anything that might accidentally catch fire, such as plants, curtains, bedding, books, or other flammable items.
- Avoid placing candles near open windows, ceiling fans, or any source of drafts to prevent uncontrolled flames or the blowing of flammable items into the candle.
- When there's only an inch or two of remaining wax, it's time for a new candle.
- A candle snuffer is the safest way to extinguish a flame, as blowing can produce smoke or cause hot wax to spill.

Candles really can turn a house into a home. Just be sure to keep them burning safely. To learn more, visit the NCA at www.candle-safety.org.

Don't Forget Renters Insurance

Many people who rent may assume that a landlord's insurance will cover their personal losses should their rental property fall victim to a fire, theft, explosion, or other disaster. Renters are often dismayed to learn that landlords insure only their own structures, not the belongings of their tenants.

As a result, renters without insurance may be carrying more risk than they realize. **Renters insurance** typically covers loss or damage due to theft, vandalism, smoke, fire, explosion, windstorm, lightning, and faulty indoor plumbing. Categories of coverage usually include personal property, improvements, loss of use, and, importantly, personal liability.

Be aware that renters insurance may have certain exclusions, such as damage resulting from floods or earthquakes, and limits on the amounts of coverage for expensive items, such as silver and jewelry. For more information on your specific policy needs, please give us a call.

Auto Theft: Don't Be a Victim

Auto theft is both common and costly. In 2007, a motor vehicle was stolen every 28.8 seconds in America, according to the Insurance Information Institute (III, 2009). Unfortunately, you may have limited control over some of the factors that influence vehicle theft trends, such as where you live or work. Many stolen vehicles are never found, and those that are recovered are often stripped, vandalized, or destroyed. While new models come out each year with innovative theft-detering strategies, the bottom line is every vehicle, old or new, is at risk of theft.



Insurance Coverage

If you have comprehensive coverage, your auto insurance policy will cover vehicle theft. Comprehensive coverage, which is optional, will cover the loss of the vehicle or stolen components, such as airbags or xenon headlights, which are popular on the black market among auto thieves. Each year, the III estimates that more than 75,000 airbags are stolen.

The cost of comprehensive coverage generally depends on your risk of loss, which is based on your age, the type of car you drive, and where you live. Discounts may be available in your state for anti-theft devices and auto-recovery systems. Comprehensive insurance also covers fire, vandalism, and weather-related damage.

Prevention and Protection

While insurance offers some financial protection against auto theft, there are other steps you can take to minimize your

risk. The simplest and most cost-effective way to deter thieves is to use common sense, such as parking in well-lit areas, closing your windows, locking your doors, removing valuables, and never leaving your keys in the ignition.

For further protection, the National Insurance Crime Bureau (NICB), a nonprofit organization dedicated to preventing, detecting, and defeating insurance fraud and vehicle theft, recommends using warning devices, vehicle immobilizers, and tracking systems.

Warning Devices

Visible and audible anti-theft devices can deter a thief. Consider audible alarms, steering wheel locks, steering column collars, theft-deterrent decals, tire locks/deflators, and window etching. For a nominal fee, glass companies will etch a vehicle's identification number (VIN) into each glass surface. Because these etched windows will need to be replaced in order to "remarket" the vehicle, it may be less tempting to car thieves.

Vehicle Immobilizers

Ignition protection prevents thieves from hot-wiring your vehicle. "Smart" keys, which are standard for some vehicles, prevent an engine from starting without a specific key that contains a coded computer chip or radio frequency. Kill switches and fuse cut-offs are relatively inexpensive devices that immobilize the fuel or electrical systems, thus preventing the engine from starting. Starter, ignition, and fuel disablers, which are standard for some vehicles, can short circuit the electrical or fuel systems, thus preventing the engine from starting or causing it to shut off quickly.

Tracking Systems

When a vehicle with a recovery system is stolen, the tracking device emits a signal to the police or a monitoring service. These systems, which vary in price, can expedite the recovery of a stolen vehicle. Hopefully, a quick recovery means less damage to the vehicle.

According to the NCIB, only 62% of stolen vehicles are found. Taking preventative measures can help you beat the odds. In the event that your vehicle is stolen, appropriate insurance coverage can help mitigate your loss.

For Your Information

Fight Impaired Driving

Impaired driving is no accident. It's a serious and deadly crime that kills every 30 minutes. The Impaired Driving Division of the National Highway Traffic Safety Administration (NHTSA) works to save lives, prevent injuries, and reduce traffic-related healthcare and economic costs resulting from impaired driving due to alcohol and other drugs. NHTSA collaborates with criminal justice and community organizations to sponsor impaired driving campaigns. For toolkits and resources, visit www.stopimpaireddriving.org.

Disability Connection

Disability.gov provides easy access to comprehensive disability-related resources, including programs, services, laws, and regulations to help people with disabilities lead full, independent lives. With a few clicks, visitors will find information on a variety of topics, including benefits, civil rights, community life, education, emergency preparedness, employment, housing, health, technology, and transportation. Information is available by state. Log on to www.disability.gov for more information.

Holiday Safety

Each year, fires during the holiday season claim the lives of over 400 people, injure 1,650 more, and cause over \$990 million in damage. According to the U.S. Fire Administration (USFA), an entity of the Department of Homeland Security's Federal Emergency Management Agency, there are several simple life-saving strategies that will help to ensure a safe and happy holiday. Follow the precautionary tips and be sure to check your smoke alarms. Learn more at www.usfa.dhs.gov.