

# Lampton/Engle & Associates

## Insurance & Financial Services

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



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### Preventing Clothes Dryer Fires

Did you know that your clothes dryer can be a common cause of fire? About 15,500 fires associated with clothes dryers occur each year, according to the U.S. Consumer Product Safety Commission.

One of the most common causes of dryer fires is lint that builds up in the lint screen and other parts of the dryer. When clothing is placed in the dryer, it contains up to one half gallon of water. Lint is then created as this water is removed. Here are some simple safety tips you can take to help prevent dryer fires in your home:

**Keep dryer lint-free.** Be sure to clean your dryer's lint screen before or after drying each load of clothes. In addition, routinely clean underneath and behind the dryer where lint can also build up.

**Use metal dryer ducts.** If you have plastic or foil ducts leading from your dryer to outside of your house, consider replacing them with metal ducts. Metal ducts, which provide maximum airflow, reduce lint build-up and help to contain fires should one occur. Have the vent system periodically cleaned by a professional, especially if you find clothes are not drying as quickly as usual.

**Check clothing labels.** Always read manufacturers' labels to be sure what you are putting in the dryer is safe. In particular, items such as sneakers and

foam-backed rugs may be unsafe to place in a dryer.

**Read your dryer's manual.** Take some time to study your dryer manual, as well as any warnings found inside the dryer. Spending just a few minutes to learn how to properly operate your dryer and prevent common mistakes from occurring will be worthwhile.

**Avoid drying clothes soiled with chemicals.** Do not place clothes in the dryer that have come in contact with flammable substances, such as gasoline, cooking oil, alcohol, or cleaning agents. Even if they have been washed first, take special care to line dry these items.

**Dryers with moisture sensors.** Dryers with moisture sensors are more efficient than those with thermostats, which allow dryers to run longer and overheat. To keep the sensors operating properly, occasionally clean them with a cotton ball dipped in rubbing alcohol. Refer to the owner's manual to find where the sensors are located.

Clothes dryers are installed in about 80% of homes in the United States; however, most homeowners are not aware of the danger they may pose. Keeping your dryer clean and following the simple tips above will help to prevent a clothes dryer fire and maintain a safe household.

### The Importance of Renters Insurance

Many renters may assume that a landlord's insurance will cover their personal losses in the event of a fire, theft, explosion, or other disaster. Often, renters are surprised to learn that landlords insure the structures only, not the belongings of their tenants. As a result of not having renters insurance, you may be carrying more risk than you can reasonably assume. In addition to personal possessions being at risk, your financial security could also be in jeopardy.

**Renters insurance** typically covers loss or damage due to theft, vandalism, smoke, fire, explosion, windstorm, lightning, and faulty indoor plumbing. Categories of coverage may include personal property, improvements, loss of use, and liability. Certain exclusions, such as flood or earthquake damage, and limits on the amount of coverage for expensive items, such as silver and jewelry, may apply. For help with your specific needs, please give us a call.

# Mold Prevention: How to Protect Your Home and Health

Mold damage is a potential threat to any building. Whenever water enters a home, fungi, commonly referred to as mold, can form on a wide range of materials, including drywall, wood, and carpeting. Because mold survives by breaking down and feeding upon organic material, it can cause serious damage within a short period of time.

In addition to causing structural damage to houses, mold can be a source of health problems for homeowners. According to the Centers for Disease Control and Prevention (CDC), molds can produce allergens, irritants, and even potentially toxic substances. People who touch or breathe in certain types of mold or fungal spores may experience symptoms such as sneezing, stuffy nose, shortness of breath, red eyes, and skin irritation. Mold exposure is particularly dangerous for people with respiratory conditions or weakened immune systems.

## Prevention Tips

Preventing mold growth is one of the best ways to avoid costly damage. Given the risk mold poses to both your home and your health, it is important to fix any water or moisture problems immediately.

**Minimize Humidity.** Air conditioners and dehumidifiers can help keep the humidity level between 30% and 50%, as recommended by the Environmental Protection Agency (EPA). Make sure you keep drip pans and drain lines clean. In addition, install exhaust fans in the kitchen and bathroom. To increase ventilation, open windows when possible.

**Use Mold Inhibitors.** Regularly clean moisture-prone areas, such as basements and bathrooms. Also, consider painting potentially damp areas with paint that has a mold inhibitor.

**Maintain Your Home.** Replace or repair a leaky roof, keep gutters clear, and make sure the ground slopes away from your house to avoid puddles around the foundation. Also, regularly inspect your plumbing and appliances; consider replacing water hoses every five years.

## Cleaning Up Mold

In the event you have water damage or excessive moisture in your home, remember to act quickly. You may be able to prevent

mold growth if you dry out affected areas within 48 hours.

Once mold starts to grow, you may be able to minimize damage with a quick response. Thoroughly clean moldy items and dry water-damaged areas. Scour hard surfaces with detergent and water. Porous items, such as ceiling tiles, rugs, and papers, may have to be thrown away. When treating mold or using strong cleansers, you should wear a respirator, gloves, and goggles. Also, keep your working space well ventilated.

For extensive problems, consider hiring an experienced contractor, especially if there is any risk of contamination from sewage or another toxin. If a heating or air conditioning system is harboring mold, keep the system off and seek professional guidance.

## Insurance Considerations

Your homeowners policy provides limited protection for mold damage, covering contamination resulting only from a covered peril. Mold damage may be subject to low policy limits, such as \$10,000, unless the loss is the result of fire or lightning, when full coverage applies. For example, if a pipe bursts in your home causing water damage, your insurance would cover the cost of eliminating mold, subject to policy limits. Unless damage results from a sudden or accidental disaster covered under your policy, the cost of treating mold is considered part of the homeowner's obligation to maintain a home. For example, the expense of treating mold that stems from excessive humidity or leaks would not be covered.

With proper maintenance and regular cleaning, you may be able to help prevent serious mold damage in your home. Be aware of the places mold can hide: behind wallpaper, in ceiling tiles, under rugs, or behind furniture, where condensation may be trapped. If a room smells musty or you see a watermark, investigate to make sure that a water problem is not lurking nearby.

## Key Steps for Mold Control

1. Control moisture using dehumidifiers and air conditioners.
2. Clean up mold promptly and dry out affected areas.
3. Fix water problems.

# Did You Know?

## Do-It-Yourself Auto Repairs Up

Do-it-yourself (DIY) auto repairs are on the rise amid challenging economic times. DIYers report saving money by not only holding on to older vehicles longer, but performing the repairs themselves. According to a January 2012 survey of over 11,000 car owners by AutoMD.com, 49% report doing more repairs themselves than in the previous year; 69% say they will attempt more difficult repairs this year; and 77% will attempt first-time-ever repairs this year.

## Internet Leads Consumer Decisions

The Internet now replaces the power of family, friends or colleagues as the major influence in consumer purchasing as reported in the 2012 Global Digital Influence Index. Of those consumers surveyed, nearly half (42%) follow brands on a social networking site, with one in five using Facebook for product information. Group-buying sites are popular with 60% of respondents, while 75% rely on Internet information when buying healthcare products and services.

## Employees Curb Spending at Work

The new Workonomix survey by Accounting Principals reveals that younger professionals (ages 18–34) spend almost twice as much on coffee and lunch at work than their colleagues ages 45 and over. Increasingly more aware of how incremental spending affects their personal bottom line, 35% of workers surveyed from all age groups have a financial goal to bring lunch instead of buying it in 2012.