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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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Travelers and Airport Safety

In this fast-paced world, many vacationers may overlook safety concerns while preparing to fly the “friendly” skies. It is important to remember that crime doesn't necessarily stop at the airport terminal doors. Next time you fly, consider the following tips to help protect yourself and your family:



- Be wary of overly friendly strangers. A talkative stranger at the terminal could be a decoy for well-organized pickpockets.
- Avoid wearing expensive jewelry or furs on your flight to avoid attracting unnecessary attention from thieves seeking a wealthy target.
- Carry only the essentials in your wallet or purse, such as one credit/ATM card, one piece of identification, and a limited amount of cash. Or, wear a money belt so that your belongings are camouflaged, yet within easy reach.

- Never leave luggage unattended. A thief can strike in the blink of an eye.
- Be observant at all times, and be prepared to react quickly. Avoid overloading yourself with luggage that could hinder your ability to protect yourself or restrict movement.
- Know where you're going! Travelers who look lost are seen as easy prey. Seek help from airline or airport personnel, not strangers, if you have lost your way.
- Frequently check carry-ons to ensure your contents are intact.
- When using airport shuttles or cabs, check for logos and familiar company names on vehicles. When in doubt, ask to see the driver's identification.
- Finally, consider what time of day you will be returning before you park your car. If you will be returning at night, remember to park where there is ample lighting, preferably near an exit.

Airports can be busy, confusing, and potentially harbor thieves and con artists. Following these tips can help make your next trip a safer and more pleasurable experience.

Insurance for Your Home-Based Business

Entrepreneurs with home-based businesses may have unique insurance considerations. Your **home-owners** or **renters policy** is not designed to protect your home-based business. In general, these policies provide limited coverage (typically around \$2,500) for business equipment, which may be inadequate for computers, printers, and other office equipment. In addition, if someone is injured on your property during business hours, you may not have the necessary liability coverage.

There are three basic ways you can obtain coverage for your home-based business: 1) purchase endorsements, or additional coverage, to your existing homeowners or renters policy; 2) obtain an **in-home business policy** which is designed for business conducted from home; or 3) buy a **business owners policy (BOP)**, which bundles prearranged property and liability coverage in one package, including coverage for a building and its contents, business interruption, and liability claims.

If you own a home-based business, give us a call to discuss appropriate coverage options.

Safety Tips for Older Drivers

We all treasure our mobility and independence, regardless of age. While older drivers may have decades of safe driving experience behind them, normal age-related changes can cause a gradual decline in vision, hearing, and/or the ability to react quickly behind the wheel. With more cars and more congestion on the road in most areas across the U.S., it's important to note how physical changes may affect your driving ability as you get older, and to take some precautions to help ensure your safety while driving.

Let's take a closer look at some of these driving concerns.

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 for some. If you're experiencing these changes, consider the following guidelines:

- Those age 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, especially when driving.
- If you're sensitive to light, ask your optometrist if there are treatments available. Avoid driving at night, if possible; do not wear sunglasses in the evening or at night; and drive in a car with clear glass rather than tinted windows.
- Increase brightness on the dash panels, and keep your windshield, headlights, and mirrors clean.
- Use seat cushions to elevate yourself, if necessary. Your posture behind the wheel should allow you to see at least 10 feet ahead of your car.

Physical limitations. If you have a sedentary lifestyle, or are prone to falls, suffer from muscle weakness or joint pain, it may be difficult to use the foot pedals and/or maneuver in ways that are required to operate a motor vehicle safely. For help with physical limitations, you may want to take these safety measures:

- Consult your healthcare provider about an appropriate exercise program. A daily walk, for example, could reap significant benefits.

- Drive a car with an automatic transmission 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're hearing impaired, lower noise levels inside your car. 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 10 inches between you and the airbag panels. Always wear your seatbelt.

Slowed reflexes or processing skills.

If you take medications that may cause confusion, drowsiness or dizziness, talk with your doctor. Certain medications can cause side effects that interfere with your ability to drive. You may be able to change your medication or adjust the dosage.

Safe Driving Tips

If feeling less confident while driving, travel only in familiar territory during the day in non-rush hour traffic. Remember to leave a four-second space between your car and the one in front of you. So when you're approaching a road sign, start counting from the time the car ahead of you reaches the sign until the time you do. When at an intersection, look left and right, not just straight ahead. As you're driving, scan the road to be prepared for the unexpected.

You may also want to refresh your driving skills through a mature driving program. The AARP offers Driver Safety Programs designed to help drivers age 50+ to improve their skills, prevent accidents, and avoid traffic violations. For more information on classroom or online refresher courses, visit www.aarp.org. To maintain your independence and mobility for as long as possible, make your safety, as well as the safety of other drivers and passengers, a top priority.



For Your Information

Next Door Neighbors

The U.S. Department of Housing and Urban Development's (HUD) Good Neighbor Next Door initiative is designed to strengthen communities by providing opportunities to law enforcement officers, firefighters, EMTs, and teachers to buy homes in revitalization neighborhoods in need of economic and community development. HUD offers a substantial incentive by way of a 50% discount off the listing price of eligible HUD properties. For more information, go to www.hud.gov.

Know Your Stuff

A thorough and accurate home inventory can help homeowners determine insurance needs, settle insurance claims quickly, and substantiate losses for tax purposes. The Insurance Information Institute has developed inventory software called Know Your Stuff®, which is available to download free online to help homeowners through this process. To access your copy of the program with user instructions, go to www.knowyourstuff.org.

Determine Vehicle Safety

Vehicle safety has become a top concern for American consumers looking to purchase a new automobile. In response, The National Highway Traffic and Safety Administration offers www.safercar.gov, a website that compiles data on the crash test results and rollover ratings of new vehicle models. Site visitors can also file a safety-related complaint, get tips on becoming a smarter driver, and check the status of ongoing investigations and vehicle recalls.