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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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Protect Your Child: Use Safety Seats

Every year, children die because of injuries sustained in motor vehicle accidents. Many of these injuries and deaths could be avoided if adults would take the time to secure a child in a safety seat that is properly anchored to the car's permanent seating. When properly installed and used, safety seats prevent 71% of potential infant fatalities and 54% of potential toddler fatalities (National Highway Traffic Safety Administration, 2012).

If you drive with small children, make sure you put them in child safety seats. All states have laws mandating this basic requirement. Remember, seat belts alone are not good enough. Also, you can't protect children by holding them in your arms—even if you wear a seat belt. A crash at 30 mph will hurtle a ten-pound child from

your arms with a force of 300 pounds—an impact comparable to falling from a third-story window!

Car seats help save lives. For maximum safety please follow these important guidelines:

- Buy only a seat that meets Federal safety standards.
- Test the seat in your car.
- Follow the manufacturer's instructions carefully.
- Place the car seat in the safest position—if possible, in the center of the back seat.
- Have your local police or fire station ensure the seat is properly secured.
- Never put a rear-facing infant seat in the front seat of a car.
- Always be sure the child is secured in the seat and the straps of the seat are not twisted.
- Replace the car seat after it has been in an accident, even if it looks unharmed.

It is important to use the safety seat even if your child resists. Teach them the importance of safety while they are young. Also, remember to wear *your own* seat belt. Children learn from example.



Tips on Easing Computer Strain

One by-product of modern technology is the strain that computer users experience daily. Here are some tips that may help reduce neck, back, shoulder, and wrist aches that are commonly attributed to keyboard strain:

1. Adjust the computer screen so that eyes are level with the menu/tool bar along the top of the screen.
2. Keep the neck upright and straight. Avoid turning the neck to the side for prolonged periods while working on the computer.
3. Keep shoulders relaxed.
4. Keep elbows at a 90° angle, no more.
5. Sit up straight and keep the lower back slightly curved inward. An ergonomic pillow can offer additional support.
6. Adjust your seat so thighs are horizontal and feet are flat on the floor. Maintain at least two inches of space between the edge of the seat and the back of the knees.
7. Use a wrist rest.

As many workers use computers as a part of their daily job tasks, attention should be given to posture and positioning to avoid physical strain.

Protect Yourself With An Umbrella Policy

In addition to reviewing and updating your insurance program regularly, you can avoid possible gaps in your coverage by purchasing a **personal umbrella policy**. Once used only by high net worth individuals, personal umbrella policies have now become an option for anyone who may need extra liability protection.

In our society, the need for liability protection is real. A personal umbrella policy expands the liability coverage you already may have through your **homeowners** and/or **automobile insurance policies**, in addition to protecting you from certain unforeseen circumstances.

How Much Is Enough?

How much liability coverage is enough? There is no easy answer. No one can predict the value of a lawsuit against you or the amount of damages a jury might award the claimant. Often, juries are willing to award more or less to an accuser based on an established precedent. At other times, an insured's lifestyle (whether it is expensive or modest) may influence a jury. Hence, a definitive assessment is difficult.

However, the obvious reason for buying an **umbrella policy** is to obtain coverage with limits high enough to protect yourself from the risk of a large liability claim. Umbrella policies typically provide liability limits in increments of one million dollars. This coverage "stacks" on top of underlying policies, such as homeowners, automobile, or watercraft. The umbrella also fills gaps in and between the underlying policies. For example, if you were in an automobile accident in Mexico, your *primary* auto policy may not provide coverage. However, an *umbrella* policy might because coverage is often worldwide. Umbrella policies also might cover property "rented to, occupied by, used by, or in the care of the insured" over and above the rather restricted limits of a homeowners or condo policy. For example, suppose you rent a beach house. While carrying in your groceries, a bottle of bleach spills and ruins the carpet of the house. Your homeowners policy might provide a \$500 coverage. If the damage is actually worth \$2,000, your umbrella policy can fill the gap.

What's Covered?

An umbrella policy covers "personal injury" and "property damage" after a deductible and/or "underlying" limit on a claim have been exhausted. An umbrella's

definitions are generally much broader than those in the underlying homeowners or auto policy, and coverage is often far more generous.

However, there *are* exclusions. Some exposures that are typically excluded may be the insured's own property, workers compensation, intentional acts, aircraft, watercraft (exceeding certain size and horsepower limits), business activities, professional liability, intrafamily suits, and communicable diseases.

In order to qualify for an umbrella, you may have to meet certain requirements. For instance, you might need to purchase higher liability limits on your current auto and homeowners policies in order to satisfy the umbrella's underlying requirements. If you have youthful drivers on your policy, numerous traffic violations, or own a vacation home or a boat, you may find it more difficult to obtain a personal umbrella policy.

However, it is certainly worth the effort. Should you ever find yourself faced with a lawsuit, any gaps in your current liability coverage could end up costing you. A personal umbrella can help you to effectively fill those gaps in coverage. For more information on umbrella policies, please call us or stop by our office.



Did You Know?

Are Allowances Appropriate?

According to The Harris Poll, 50% of Americans say they received an allowance when they were growing up, and among those with children ages 4 to 17, 60% say their children currently receive one. When asked what they feel is an appropriate amount for children ages 4-9, 10-13, and 14-17, the amounts grow (from \$4.10 to \$8.70 to \$16.00, respectively), with the dollar amount doubling with each age group. Many Americans see giving an allowance as appropriate but feel their children should earn it, with 86% saying that children should do chores for their allowance.

Sentiment Up

The NACS Consumer Fuels Monthly Survey that measures how gas prices affect consumer sentiment found that at the start of 2014, consumers are feeling better about the economy than they have since July 2013. Although most consumers say they are pessimistic about the economy, 43% say they are optimistic. Since the beginning of January, consumers have been feeling very optimistic about gas prices in the near future, with 53% saying that gas prices will be the same or lower in the next month.

e-Learning Up

Over 7.1 million students were taking at least one online course during the fall 2012 term, which was a 6.1% growth rate over the previous year, according to The 2013 Survey of Online Learning conducted by the Babson Survey Research Group. The survey also found that 33% of higher education students now take at least one course online and that the percent of academic leaders rating the learning outcomes of e-learning grew from 57% in 2003 to 77% last year.