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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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Home Maintenance: Cleaning the Gutters

Part of every home maintenance program should include cleaning the gutters at least once a year. If left unattended, problems could ensue. Neglecting to regularly clean the gutters may affect the foundation of your house as well as its outside appearance.

Replacing gutters is costly, but annual—or perhaps twice-a-year—cleaning will keep them functioning properly, protect the foundation of your house, and keep the exterior of your home attractive. Typically, the best time to clean your gutters is at the end of autumn after the leaves have fallen and before the cold weather arrives.

When clogged by leaves, twigs, and other particles, gutters can pull away from your house because of the weight from water buildup. In addition, excess water can run down the side of your house causing unsightly puddles and possible leaks inside your home—which could create an environment for mold growth. And the water could eventually damage the foundation.

To safely clean the gutters on your own, here are a few tips that may help:

- Access the gutters via a ladder and clean out all the debris. The decomposed leaves make great mulch or compost. Also take a look at the downspout. If it is clogged, water won't drain properly.

- Check the spikes that are supposed to go through the gutter and fascia board, and into the rafter behind it. You should also check the rivets, and for holes and cracked caulking. Repair as necessary.
- The best way to clean the gutters after they have been cleared and secured is with a pressure washer, which you can rent or even purchase.

If you are not sure you can safely clean the gutters on your own, you can enlist the help of a professional service company that specializes in gutter cleanup. Hiring experienced outside help may add a bit to your home maintenance expenses, but can ensure that the job will be done properly and with the right equipment.



Finding a Good Appraiser

Whether you are donating an item to charity, planning your estate, or evaluating your insurance coverage, an appraisal can help you determine the value of your possessions.

The appraisal process often includes research, document preparation, and photographing or video-taping, if desired. The resulting appraisal document will generally provide the date, the purpose of the appraisal, a detailed description of each item and its appraised value, as well as the appraiser's name, address, and signature.

Accuracy is essential when it comes to an appraisal, so be sure to find a *qualified* professional. Expect to pay either a flat fee or an hourly rate, depending on his or her expertise and location. Avoid appraisers whose fees are based on a percentage of the value of the appraised collection or object. The American Society of Appraisers, can help you find an accredited appraiser through their toll-free referral line, (800) ASA-VALU, or online at www.appraisers.org.

On the Road with a Recreational Vehicle

Do you scout the rugged back country in an all-terrain vehicle (ATV) or escape the noise of the city from the rustic comfort of a camper trailer? Perhaps you crisscross the interstates and back roads in a motor home, visiting children and grandchildren, or skim snowy fields and ice-covered ponds on a snowmobile.

If you or your family members engage in any of these activities, you may be among the growing number of Americans who own recreational vehicles (RVs). As much fun as these vehicles may be, they come with their own set of motor vehicle insurance concerns, as there are no standard insurance coverages or ratings. Here is a more in-depth look at personal liability issues you may encounter with RVs:

ATVs. Also called sports buggies, ATVs are primarily used off the highway on hilly terrain, fields, beaches, and desert areas. They generally operate at high speeds and are prone to rollovers and theft. When built from kits or parts, they may require evidence of sound construction and appropriate safety equipment before a company will insure them. Since many ATVs are customized, establishing value after a loss may be difficult because some policies are written for only a stated value. Insurance on ATVs is subject to many exclusions and limitations. Generally, policies exclude racing and rentals and may not cover medical payments. **Comprehensive** and **collision coverage** may require mandatory deductibles.

Camper trailers. All trailers require considerable skill to safely and properly tow them. Your personal liability is usually covered automatically at no additional cost if an insured passenger vehicle tows the trailer. However, you may want to add comprehensive or collision coverage. Be sure to review all your coverage options carefully beforehand to understand the consequences of any potential risk exposure. For instance, truck-mounted campers may raise a vehicle's center of gravity, increasing the chance that it could overturn more easily.

Motor homes. Some policies insure only newer motor home vehicles, while others require a surcharge on older models. Furnishings and other personal effects left inside the motor home also may be covered. Motor homes are particularly vulnerable to fires because of on-board cooking, so you may be required to carry



a fire extinguisher and have a mechanic certify the vehicle's mechanical condition. Motor homes are similar in size and handling to trucks, and therefore they can be difficult for inexperienced drivers to operate. If you lease your motor home as a way to recoup a portion of your financial outlay, you may be subject to a higher insurance rate.

Snowmobiles. Most commercially built snowmobiles are insurable, although propeller-driven models may be uninsurable because of how fast they can go, which increases the risk of serious personal injury. Like ATVs, snowmobiles used for racing and rentals are generally not covered. Mandatory deductibles may be required due to the high potential for theft or property damage.

Go-karts. These vehicles are not covered under most passenger vehicle insurance policies. Indeed, due to the serious potential for personal injury and property damage, they may be uninsurable for medical payments or physical damages. Your personal liability is not covered under Part II of your **homeowners policy** unless damage or injury occurs on *your* property. If you are thinking of putting a go-kart in operation, **personal liability insurance** is worth serious consideration.

Recreational vehicles can be fun, but they can also pose unusual and, in some cases, severe hazards. Take steps now to protect your property and personal liability *before* an accident or injury occurs. Our qualified insurance professionals will be happy to discuss options according to your unique circumstances.

Did You Know?

Workers Seek Honest Boss

According to a recent study on employer branding released by Randstad US, 78% of workers seek an honest employer. A majority of the job hunters surveyed also want an employer who is reliable (71%), secure (62%), and well-respected (51%). "This is the first time the Randstad Employer Branding Study has measured personality traits important to prospective employees, and it's extremely valuable for employers to know honesty holds such high importance," said Jim Link, Randstad chief HR officer.

Almost Half of Recent Immigrants Speak English Well

A recent report released by the U.S. Census Bureau shows that 44% of the foreign-born population arriving in the U.S. in the year 2000 or later rated their ability to speak English as high: that is, they either spoke only English at home or said they spoke the language "very well" even if they didn't speak it at home. A large percentage (73%) of the foreign born who were over age 25 and had a bachelor's degree or higher had high-level English skills.

Employees Believe Employers Care about Their Health

By a 2 to 1 margin, employees think that their employer "cares about my health," according to a recent Harris Poll. However, based on survey responses, it appears that more than three-quarters of employees don't provide programs or facilities for improving health. Fewer than 25% of employees said their employers provided such options as onsite fitness equipment, company-run wellness programs, and weight management programs.