

Lampton/Engle & Associates

Insurance & Financial Services

Brian E. Lampton • John R. Engle, LUTCF

1326 Parkway Drive
Beavercreek, OH 45432
Tel: (937) 427-8444
Fax: (937) 427-3118

Staying in touch Keeping you informed on Personal Insurance issues



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Your Vacation: An Invitation to Burglars?

Returning to a burglarized home can be a horrible jolt after a relaxing vacation. Unfortunately, the truth is that an empty home is an easy target for burglars, and peak vacation times show the highest number of break-ins. However, there is good news. Taking the time to make your home less inviting to potential burglars may help prevent theft or damage while you are away.

Making your house look occupied while you are away is key. Between packing and booking reservations for your trip, you may be able to deter criminals by taking the following precautions:

- Stop mail and newspaper deliveries, or ask a neighbor or friend to collect them for you.
- Lower the ring on your phone so it cannot be heard outside. Similarly, turn down the volume on your answering machine if you have one.
- Leave shades, blinds, or curtains in their regular positions. However, move any valuables away from windows so they cannot be seen.
- Trim the shrubs and large trees so trespassers have fewer hiding spots.

- If possible, leave a locked vehicle in your driveway, or ask a neighbor to park there.
- Connect your light switches and a radio to an automatic timer.
- Ask a neighbor or friend to put out your garbage and mow your lawn.
- Make sure all windows and doors are locked. Deadbolts or cylinder locks may provide the best protection for doors.
- If you have a sliding glass door, put a steel or wooden rod in the door channel.

Consider installing an alarm system that *directly alerts* a monitoring service or police station in the event of a break-in. If the expense of a system is not in your budget at this time, stick an alarm decal in a visible location to scare off a burglar.

Before you leave for a vacation, take the right precautions to make your home as burglar-proof as possible. Your trip may be much more relaxing and enjoyable if you know your home is safe while you are away.

Electronic Stability Control

Electronic Stability Control (ESC) is a vehicle control system that uses high-tech sensors to help prevent vehicles from veering off course by under- or over-steering or rolling over. Under-steering occurs when the front wheels lose traction, causing the car to move forward rather than to turn. Over-steering happens when the vehicle turns farther than the driver intended, causing the rear wheels to slide. A car equipped with ESC can help correct both of these dangerous situations. Since September 2011, ESC has been standard on every new car built in the United States.

Experts tout ESC as the best safety advance since the seat belt, and expect it to save thousands of lives. The National Highway Traffic Safety Administration estimates that it can prevent 64% of car and 85% of SUV rollovers. Although ESC cannot correct every situation, buying a car that has it may not only save you money on your car insurance, but it may save lives.

Buying a New Home? Do Your “Homework”

Before you buy a new home, it pays to do some investigation to avoid taking on problems that may not be covered by your **homeowners insurance**. When contemplating the purchase of property, a home inspection is the first important step. A professional inspector will be familiar with building codes and can determine if any problems exist, and if the house is “up to code.” Plan to accompany the inspector to your prospective new home and be sure the following often-overlooked areas are examined:

Pipes. One telltale sign of problem pipes is bits of residual metal in the bottom of a plugged sink after you have filled it with hot water. These metallic specks usually reflect light, even in metal sinks, and they may be an indication of corroded, galvanized, metal pipes or a rusting water heater. Check the water pressure by running all faucets and flushing all toilets. If the water flow is weak, a plumber can determine the cause of the problem.

Furnace/Water Heater. Check for moisture at the base of the water heater and look for holes in the heat exchanger of the furnace. Even a small hole could allow toxic exhaust to spread through the house. Many gas companies will check heat exchangers at no charge. The attic should also be inspected for loose pipes or air leaks.

Electrical Outlets. Each outlet should be inspected after removing the cover plate. To avoid shock or electrical fire, don't attempt this unless all outlets have been grounded. Look for ground fault interrupter (GFI) circuitry in all bathrooms, as well as in the kitchen. A GFI quickly cuts off power if an electrical appliance, such as a hair dryer or radio, comes in contact with water. If your prospective home is older and doesn't have GFI circuitry, it will need to be installed.

Water Drainage. Be alert for water in the basement or under the house, slightly depressed damp spots on the ground around the house, and watermarks above floor or ground level on the basement's foundation walls. Clogged gutters or poor grading of the property may be obstructing drainage, and re-grading can be costly. If re-grading isn't necessary, a pump may be sufficient to draw out water below grade level. As a condition of the sale, you might require the owner to bear this cost.

Dry Rot. Inspect under tile, linoleum, decks, and support beams under the house. Look for a coating on the wood, which may be black or yellow in color. When wood is infected, it is often soft and yielding to a prod from a screwdriver. Be sure to lift the edge of any loose tiles and linoleum corners to check for dry rot.

Floors. Peel back the carpets to check for defects. Extensive cracks in a cement floor, or uneven or otherwise damaged wood floors, may be lurking beneath carpeting. Being on your toes, literally, may help pinpoint problems. Walking carefully over the entire floor in stocking feet may help you detect separations and cracks in the floor. Floor supports can be inspected from underneath, either through a crawlspace or from the basement. Check the joists and columns under the house for dry rot, cracks, or loose beams.

Key Concerns

Remember to take advantage of a professional inspector's expertise when considering the purchase of your prospective home. Give us a call. We can help you determine the appropriate amount of insurance coverage to help protect your family, and your new home.



Did You Know?

e-Cigarettes on the Rise

According to a national survey on teen substance abuse called “Monitoring the Future” by researchers at the University of Michigan, significantly more teens reported using e-cigarettes than traditional cigarettes in 2014. Among 8th graders, 8.7% reported using an e-cigarette in the past 30 days vs 4% who used a traditional cigarette; among 10th graders, 16.2% reported using an e-cigarette vs. 7.2%; and among 12th graders, 17.1% reported using an e-cigarette vs. 13.6%. The survey results suggest kids are trying e-cigarettes at an “alarming” rate.

Biodiversity Important to Americans

Ninety percent of adults believe that a variety of life forms on earth, also known as biodiversity, is important to the well-being of humans, with 50% believing it is very important, according to The Harris Poll. Moreover, 91% of American adults also believe biodiversity is important to the overall earth's well-being, with over half (55%) feeling it is very important. Furthermore, 86% consider it likely that human behavior is the primary cause of the decline in the world's wildlife population, with 49% believing it is very likely.

Few Teens Transition Care

The University of Michigan C.S. Mott National Poll on Children's Health found that 69% of parents believe that adolescents should stop seeing their pediatrician and begin seeing an adult-focused provider for primary care at age 18, but the survey found that only 30% actually make that transition. Parents were “mostly confident” that their kids knew how to take medications, yet confidence dropped when they were asked about knowing when to go to the ER, filling out forms, or knowing how to make a doctor's appointment.