

# 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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### Special Event Protection for Your “I Dos”

If you're among one of the millions of couples planning to marry in the United States this year, the average cost of your special day is \$28,671, according to The Wedding Stats Organization (2014). Furthermore, around 20% of that cost may come in the form of non-refundable deposits for things such as the banquet hall, catering, music, flowers, and wedding attire. Considering this, **wedding insurance** has become a popular way to protect your investment.

Wedding insurance is a form of **special event insurance** designed to provide financial protection in the event that your nuptials must be cancelled due to circumstances beyond your control. Covered events may include the death or illness of a person essential to the event, a natural disaster or severe weather conditions that prevent the event from occurring, damage to the wedding attire, theft of wedding gifts, and failure on the part of suppliers to provide contracted services for the event. One thing that is not covered, however, is a change of heart.

Before purchasing this, or any other type of insurance, you should review your existing coverage to ensure your event is not already insured through credit cards, warranties, or home, auto, or liability insurance policies. For example, a standard homeowners insurance policy may provide



protection for wedding gifts, and liability insurance may provide protection for the reception hall. It's equally important to understand the details of a policy before purchasing, including the cost of coverage, any deductibles involved, the amount of reimbursement available, and specific exclusions.

Special event insurance is available for more than just weddings. Additional functions that can be insured may include baby showers, graduations, anniversaries, festivals, conferences, and other one-time events. To learn more about wedding insurance or other special events coverage, give us a call.

### Safety Tips for Scooter Riders

In 2009, the Consumer Product Safety Commission (CPSC) developed safety guidelines to reduce scooter-related injuries in response to the large number of U.S. hospital emergency room visits. In 2013 alone, there were over 52,000 injuries associated with non-motorized scooters to children under the age of 15.

While riding foot-propelled scooters can be an enjoyable form of outdoor exercise, without the proper safety precautions and equipment, serious injuries may result.

Here are some tips from the CPSC that can help prevent scooter-related injuries:

1. Always wear safety gear, such as a helmet, kneepads, and elbow pads.
2. Wear proper footwear; avoid bare feet or sandals.
3. Always ride on smooth surfaces, such as sidewalks or paved, off-road paths. Avoid traffic, busy streets, and areas with water, sand, gravel, or dirt.
4. Ride your scooter during daylight hours only.

# Swimming Pool Safety Tips

Dusting off the grill, adorning your windows with colorful geraniums, and opening up your pool area are among the rituals that mark the arrival of summer. While refreshing dips and other poolside fun create memorable times for your family and guests, swimming pools also carry the potential for fatal accidents or serious injuries to occur. According to the U.S. Product Safety Commission (CPSC, 2014) 76% of the reported fatalities and an annual average of 78% of the Emergency Department treated injuries involved children younger than 5 years of age.

Whether your family frequents the pool area year-round or during the traditional warm-weather months, here are 10 tips to help keep children safe in and around the pool:

- **It is important for children to receive proper swimming instruction** in order to prepare them for being in the water and to provide a basic measure of safety. Have your children also wear an approved safety device when in and around the pool.
- **Never leave children unsupervised in or near your pool.** Even when children know how to swim and/or are wearing inflatable flotation devices, accidents can still happen. Therefore, children need to be watched at all times when they are in or near the water. Neighbors, baby-sitters, family members, and friends should be instructed to closely monitor children in and around the pool.
- **Fence in your entire pool area at a height of at least five feet, and install self-closing and self-latching gates.** Make sure self-latching gates are equipped with a release mechanism at the top of the gate or high enough to be out of a child's reach. Remove chairs, tables, or any other objects that a young child or toddler could use to climb over the fence and into the pool area.
- **Always lock all doors, including the garage door, and windows that may lead to the pool.** As an extra safety precaution, add window guards to prevent small children from climbing out through windows and wandering into the pool area.
- **Keep toys away from the pool** to prevent a child from playing too close to the water and accidentally falling in. Remove ladders and steps to above-ground pools when not in use.

- **Install both underwater and pool gate alarms.** Setting up a comprehensive pool security system can help prevent accidents by alerting you when a child is in the vicinity of the pool, as well as when a child is in the water.
- **Use only an approved pool cover to protect your pool when not in use.** Make sure that you remove the pool's cover completely to avoid entrapment underneath.
- **Properly maintain your pool's drains and only use Federally-compliant drain covers.** Inspect your drain covers regularly. If drain covers are broken or missing, replace them immediately. Keep children away from the drains, pipes, and other apertures to prevent the possibility of an entrapment incident. In addition, make sure that children with long hair pin it up or wear bathing caps while swimming.



- **Always be prepared for emergency situations.** Make sure at least one supervising adult at pool side is trained to administer cardiopulmonary resuscitation (CPR), if needed. Store rescue equipment by the pool, including life rings and a reaching pole. Have pool side phone access with emergency phone numbers readily available. Identify where your pool circuit breaker is, and label it in case it needs to be shut off during an emergency.
- **Check out your neighborhood for vacant homes with swimming pools.** Contact the real estate agent or homeowner about the potential risk of children wandering into the pool area, and ask that the property be secured.

Swimming and other poolside activities can be a great source of enjoyment for the entire family. By taking these necessary precautions to ensure safety at all times for your family members and guests, you can help prevent accidents and injuries from occurring, while building wonderful memories for many years to come.

## Did You Know?

### Cutting Home Energy Costs

About 1 in 5 of the nation's energy dollars is spent in homes. Improving energy efficiency could cut this number by more than one-half. The Home Energy Saver™ (HES) is an interactive do-it-yourself home energy assessment tool that empowers homeowners and renters to save money, live healthier by reducing indoor air pollution, and help the environment. For more information on energy-saving upgrades and conservation, go to [www.hes.lbl.gov](http://www.hes.lbl.gov).

### Disability Connection

Disability.gov provides easy access to comprehensive disability-related resources, including programs, services, laws, and regulations to help people with disabilities lead full, independent lives. With a few clicks, visitors will find information on a variety of topics, including benefits, civil rights, community life, education, emergency preparedness, employment, housing, health, technology, and transportation. Information is available by state. Log on to [www.disability.gov](http://www.disability.gov).

### Child Safety Seat Ratings

The National Highway Traffic Safety Administration (NHTSA) encourages manufacturers of child restraint systems to make their products more effective and easier to use through the Ease of Use Ratings program. Their ratings system is a tool for parents and other caregivers to learn about the safety features of a particular child safety seat and to choose the appropriate system according to their needs. For more information, visit [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov).

