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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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Flying the “Friendly” Skies?

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:

Terminal Tips:

- 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.
- Keep a TSA-approved lock on checked luggage and 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 cluttered, confusing, and harbor potential thieves and con artists. Following these tips can help make your next trip a safer and more pleasurable experience.

Keeping an Inventory of Your Valuables

Try closing your eyes and mentally listing your living room furnishings or the contents of your jewelry box. If you have trouble coming up with a complete tally, just imagine how difficult it would be to do this after a fire or burglary.

Having a written inventory and even a video of your household valuables can be a prudent, money-saving strategy. Property insurers may be less likely to question claims based on such inventories, particularly if you submit photographs, videos, receipts, or an appraiser's statement for valuable items.

A good way to start is to go from room to room listing items. Don't forget your attic, basement, garage, and shed.

Make sure to keep a copy of your inventory of household valuables with your insurance agent or in your safe-deposit box. You may want to consult with one of our qualified insurance professionals to help you determine the best way to inventory your family's possessions.

Canine Concerns: Proper Insurance Coverage

If you are a dog owner, your pet may be your loyal friend and constant companion. However, if you are a homeowner, you should be aware that your dog could cause a few issues with your insurance coverage. Sometimes your dog's *breed* can affect the approval or renewal of your **homeowners insurance**.

According to the Centers for Disease Control and Prevention (CDC, 2015), approximately 4.5 million people suffer dog bites each year. According to the most recent data from The Insurance Information Institute (III), dog-related injuries cost the industry over \$489 million. As a result, coverage may be denied to those homeowners who own high-risk breeds, or high premiums may be involved in securing coverage.

Case by Case

Sometimes, dogs are considered according to case history and temperament, but additional concern may exist with breeds that have caused the most fatalities over the past 20 years according to the CDC. Those dogs, in descending order, are as follows: "Pit Bull," Rottweiler, German Shepherd, "Husky," Malamute, Doberman Pinscher, Chow Chow, Great Dane, and Saint Bernard. Although the insurance industry does not have a nationwide list of "unacceptable" dogs, there may be varying degrees of tolerance for each breed. However, some state laws do prevent consideration of specific breeds altogether.

If your dog's breed raises concern, you may be asked to provide further information, such as whether the dog has undergone attack training or has bitten someone in the past. If your dog does have a history of biting, you may need to explain what the circumstances were, whether the dog was provoked, and if preventative measures have been taken to avoid further occurrences. For unprovoked attacks, you may be denied coverage or renewal, or you may need to add a **disclaimer** for the dog to your policy.

The CDC offers the following tips for dog owners and those who come in contact with dogs:

- When choosing a dog, be selective. Make sure the breed's temperament suits your lifestyle and living situation.
- Reduce aggressive behavior by spaying or neutering.

- Supervise children in your dog's presence and teach children animal safety tips.
- A dog with a history of aggressive behavior may not be appropriate for a family. Furthermore, don't encourage your dog to be aggressive with games such as tug-of-war.
- Beware of stray dogs or those who behave strangely. Leave unfamiliar dogs alone.
- If a dog attacks you, try not to run or scream. If you are on the ground, protect your head and neck.
- A dog that is sleeping, eating, or with puppies should be left alone.
- If you suffer a dog bite, report it to your dog officer or animal control officer at once.

If you are a dog owner whose dog is responsible for biting, it may be in your best interest to help the victim and report the incident. Notify your insurance company and cooperate with any ensuing investigation.

Finally, teach your dog proper behavior starting when it is a puppy. By creating an atmosphere of trust and socialization, your dog is likely to become well adjusted to its environment. This can help decrease the likelihood of your dog lashing out in fear or anger. Teaching your loyal companion and best friend appropriate behavior is the best way to prevent issues. It may also help ensure approval and renewal of your homeowners insurance policy.



Did You Know?

Cell Phones and Car Crashes

According to the National Safety Council, cell-phone related crashes have increased for the 3rd consecutive year and account for 27% of all crashes. This includes texting or talking on handheld or hands-free devices. Deborah A.P. Hersman, president and CEO of the National Safety Council notes that, "While the public understands the risks associated with distracted driving, the data shows the behavior continues - we need better education, laws and enforcement to make our roads safer for everyone."

College Affordability an Issue

Americans are feeling positive about money matters except for one issue, college affordability, according to the COUNTRY Financial Security Index. The Index jumped 2.1 points to 66.9, the highest since 2008. The report notes that Americans have increased confidence in all areas of money management, including their ability to save (50%), invest (50%), retire (58%), and pay off debts (78%). On the other hand, only 18% of Americans say they are very confident that they have the resources to send their children to college.

Willing to Pay More

Americans are willing to pay increased taxes at the gas pump if the revenue is invested in specific transportation improvements, according to the results of a new Mineta Transportation Institute (MTI) national survey. Only 31% of respondents supported a gas tax increase for general transportation improvements, with no other information given. By contrast, 50% or more supported gas tax increases dedicated to more targeted transportation purposes such as improving maintenance (71% support), improving safety (64%), or reducing local air pollution (52%).