

# Lampton/Engle & Associates

## Insurance & Financial Services

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## Staying in touch *Keeping you informed on Personal Insurance issues*



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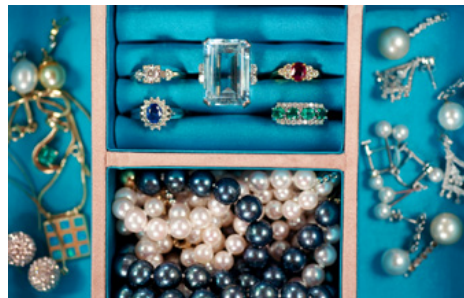
### Appraising Your Prized Possessions

Television shows featuring auctions and appraisal fairs have ushered the art of appraising into the limelight with fascinating stories—an ancient artifact unknowingly passed down from generation to generation, a rare trinket picked up at a yard sale, or an historic relic found tucked away in the corner of the attic. If you know you own expensive items, such as antiques or artwork, or even think you might, consider having your valuables appraised for insurance purposes.

An **appraisal** is an expert valuation of property. Appraisers, practitioners of valuation, are professionals trained to provide far more than a guess at an object's worth; they assess value based on formal methodology and comply with standards and codes of conduct generally practiced in the field. An appraisal can help you make informed coverage decisions, as well as provide you with professionally prepared documentation should you need to validate your property's worth in the event of a loss.

#### Coverage Makes a Difference

Current appraisals are particularly useful when you own expensive items such as furs, jewelry, gold, sterling silver, and antiques. Homeowners policies generally limit coverage for these expensive items, but appropriate protection may be available at additional cost.



To broaden and increase coverage for expensive items, consider a **scheduled personal property endorsement**, which amends the basic homeowners policy by listing items supported by recent bills of sale or appraisals. **Blanket coverage** may also be available as part of a homeowners policy. With this coverage, homeowners pay an extra premium to increase the per-item and aggregate benefit without the need for appraisals or bills of sale. The best approach, either blanket coverage or scheduling items separately, depends on the possessions involved and the specifics of your policy.

You spend much of your life working and saving to attain financial stability and desired possessions. Why not take the time to meet with a professional appraiser and one of our qualified insurance professionals to help ensure that your treasures are protected?

### The Importance of Renters Insurance

Many renters may assume that a landlord's insurance will cover their personal losses in the event of a fire, theft, explosion, or other disaster. Often, renters are surprised to learn that landlords insure the structures only, not the belongings of their tenants. As a result of not carrying renters insurance, you may be carrying more risk than you can reasonably assume. In addition to personal possessions being at risk, your financial security could also be in jeopardy.

**Renters insurance** typically covers loss or damage due to theft, vandalism, smoke, fire, explosion, windstorm, lightning, and faulty indoor plumbing. Categories of coverage may include personal property, improvements, loss of use, and liability. Certain exclusions, such as flood or earthquake damage, and limits on the amount of coverage for expensive items, such as silver and jewelry, may apply. For help with your specific needs, please give us a call.

# Guarding Against Dangerous Gases

You can't see them, you can't taste them, you can't even smell them, but they may be in your home. Both **carbon monoxide** and **radon** can be a danger to you and your family. Similar to lead, carbon monoxide and radon enter the bloodstream through breathing, and high levels of ingestion can cause serious health problems.

## Carbon Monoxide

Carbon monoxide (CO) is a gas produced by items commonly found in homes. Gas stoves, furnaces, water heaters, chimneys, and space heaters—items that burn fuel—produce CO. If your home is not ventilated properly, or if these items are not properly maintained, you and your family may be exposed to carbon monoxide poisoning. The symptoms of CO poisoning are similar to those of the flu or even the common cold, including nausea, vomiting, headaches, dizziness, fatigue, and chest pain. Because these symptoms are present in many common illnesses, it may be difficult to suspect exposure to CO poisoning. If left untreated, CO poisoning may lead to permanent damage to organs such as the heart, and overexposure may be fatal. The Centers for Disease Control and Prevention (CDC, 2015) reports that every year more than 400 Americans are fatal victims of “unintentional carbon monoxide poisoning.”

If you have not already done so, consider contacting your local utility companies to inspect any equipment you suspect may be faulty or that might contribute to the air quality of your home. The following steps can help minimize exposure to CO poisoning:

- Install a CO safety detector to prevent CO poisoning.
- Allow fresh air into your house regularly through open windows and/or screen doors.
- Have your chimney inspected and cleaned once a year to ensure the flue is clear.
- Wait until your garage door is open before starting your car.

- Check that your gas stove is completely turned off when it is not in use.

## Radon

Another deadly gas that may be lurking in your home is radon. Like carbon monoxide, radon is invisible to the eye and undetectable by smell or taste. According to the National Cancer Institute (NIH), it is a leading cause of lung cancer, second only to cigarette smoking. Radon is responsible for between 15,000-22,000 deaths from lung cancer annually in this country.

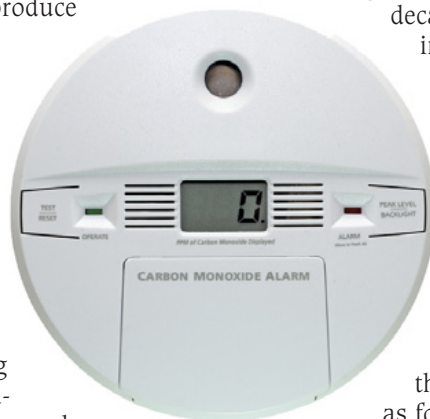
Radon gas is produced as uranium decays, and it is prevalent in soil and rock, which decay underground. Any building below three stories should be tested for radon. The following are a few facts to help you better understand radon and its effects:

- Radon makes its way into a home through openings such as foundation cracks and porous floors.
- Radon may be present in your water supply.
- High levels of radon affect an estimated 8 million homes in the U.S., and radon has been found in all 50 states.
- Even if your neighbor's home has normal levels of radon, your home may not have equally normal levels.

If you are wondering whether or not radon may be present in *your* home, you can test for it by purchasing either a short-term test kit or a long-term test kit that remains in your home for more than 90 days. When you purchase a test kit you will want to check that it has been cleared through the Environmental Protection Agency (EPA) to help ensure accurate results.

## Education Is the Best Protection

Fighting a danger you may not even know is in your home is a frustrating battle. Educating yourself and your family can help you win it. For more information about carbon monoxide and radon, visit the Environmental Protection Agency at [www.epa.gov](http://www.epa.gov) or the American Lung Association at [www.lungusa.org](http://www.lungusa.org).



# For Your Information

## Defend Against Accidents

Although you may have taken a driver education course to help teach you *how to drive* you may want to consider taking a defensive driving course. The purpose of a defensive driving course is to help teach you *how to avoid a collision*. The National Safety Council (NSC) has various resources that can help you locate this type of course in your area. You can obtain this information by visiting the NSC at [www.nsc.org](http://www.nsc.org).

## Spring-Cleaning Year Round

The term spring-cleaning may bring to mind visions of washing windows and floors. However, regardless of the weather outside, the Institute for Business and Home Safety (IBHS) recommends some steps that homeowners should take once a year to help ensure their homes are protected from the perils of severe weather. For example, the IBHS suggests cleaning gutters and downspouts annually. For a complete list of measures you can take, check out their website at [www.ibhs.org](http://www.ibhs.org).

## Heart Disease

If you suffer from heart disease, or live with someone who does, you may be interested in learning about the automated external defibrillator (AED). The AED is a device that can help save lives with the proper training. If someone suffers a heart attack, an AED can be used to give a shock of electricity to the victim and has the potential to make heart attacks less fatal. Family members who act quickly, and are trained to use an AED, may be instrumental in saving the lives of their loved ones. For more information on AED training, log on to [www.redcross.org](http://www.redcross.org).