

# Lampton/Engle & Associates

## Insurance & Financial Services

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



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### Help Protect Possessions in Your Vehicle from Theft

Do you ever leave your car unlocked when you make a quick stop, or run into the supermarket for one or two items? Although many people do, this can make it easy for thieves to steal car stereos, DVDs, GPS devices, and other personal belongings from your vehicle in a matter of seconds. When this happens, some auto insurance policyholders are surprised to learn that auto insurance policies typically cover only factory-installed items or equipment that came with the vehicle when it left the manufacturer.

Fortunately, many of the possessions you carry in your car are generally covered under your **homeowners** or **renters insurance** policy. However, you may want to check with us. We want to help ensure that you are completely covered in the event of theft.

Even with the proper insurance protection, it is always important to take every possible precaution to deter a thief from entering your vehicle and stealing the contents inside. While it is impossible to prevent all theft, here are some tips to help you protect yourself and your possessions:



- Lock all doors and roll up all windows—even for quick stops. It only takes a second for someone to grab your belongings.
- Secure your possessions in your glove compartment or trunk. Camouflage items exposed on the car seat or floor. But, don't cover your belongings with a blanket or jacket, as the attempt to hide something can attract the curiosity of a thief.
- Consider installing a car alarm. The attention caused by a noisy alarm may scare off a potential thief.

We hope you never experience a break-in, but if you do, we are here to help. Contact one of our qualified insurance professionals today to make sure you have complete coverage for your vehicle and its contents.

### Safety Tips for Anti-Lock Brakes

In an emergency, anti-lock brakes can help you control your car's steering by preventing the wheels from locking up. But, it may take some practice getting used to them. If you own a car with four-wheel anti-lock brakes, consider these two safety tips:

1. Practice braking in an empty parking lot. Maintain *firm* and *continuous* pressure on the pedal when braking. *Avoid* pumping the brakes as this turns the system on and off. ABS, an anti-lock braking system, pumps the brakes automatically, at a much faster rate, while allowing for better steering control.
2. Always steer your car *away* from danger when applying the brakes. Allow a distance of at least three seconds between you and the car in front of you. If conditions are hazardous, allow more time.

When used properly, anti-lock brakes are a great safety feature. Consult your owner's manual for additional driving instructions.

# Social Networking and Personal Liability

Social networking sites, such as Twitter and Facebook, offer members the opportunity to instantly connect with other members, including friends, relatives, co-workers, and the general public. Most social networking sites are free of charge and require a quick and easy registration process. Members are able to create a profile by posting personal information that can include photos, videos, and blog entries.

While social networking initially spread swiftly among teenagers and young adults, it has quickly become popular among all age groups. Many people reconnect with their old schoolmates; single people can use social networking to meet other singles; budding photographers, artists, and musicians can showcase their work or list upcoming tour dates; and on and on it goes.

However, there is a downside to social networking, and it is important for users to be aware of the potential legal ramifications of their actions. Unprecedented legal issues, such as data theft, viruses, slander, fraud, predatory behavior, cyber bullying, and copyright infringement are becoming commonplace on social network sites. As in the real world, users should exercise caution, common sense, and cyber-smarts.

Consider the following when using social networking:

## **Read and Understand Terms of Use.**

Be sure to read carefully the terms of use before joining a social networking site. Who owns your profile page? If you delete your page, does the social network retain the right to access, use, or share your deleted information? Could you be disclosing sensitive or proprietary information? Social networking sites vary in their policies and practices. Be sure you understand attribution disclaimers, screening of third party content for copyright permission, and how to obtain appropriate releases.

**Post with Discretion.** Use your discretion when expressing opinions online. If you post an alleged fact about someone that proves incorrect, you may be responsible for damages under defamation or libel. Could your posted content be considered slanderous to a third party? Could it be the basis for other liability, such as intentional infliction of emotional distress, invasion of privacy, fraud, misrepresentation, or cyber-bullying? Each posting is

instantly available and, once posted, may not be completely deleted.

**Be Aware of Copyright Infringement.** Anytime you are posting third-party content, such as text, graphics, photos, or other media content, be sure to secure the right to post and comply with applicable copyright laws. Copyright law gives a creator of software, music, literature, and other works a limited monopoly to reproduce or distribute the created work.

**Use Privacy Settings and Filters.** Privacy settings and filters can minimize some of the risks associated with posted content. Consider restricting access to your profile to a trusted network of friends. Even with the privacy settings, however, security breaches can occur, and there is no guarantee that unauthorized viewers won't be able to access your profile.

To learn more about liability issues associated with social networking online, visit [www.chillingeffects.org](http://www.chillingeffects.org), a joint project among a group of law school clinics around the country and the Electronic Frontier Foundation that helps you to become familiar with protections provided under the First Amendment and intellectual property laws.

## **The Need for Liability Protection**

You may be able to protect yourself from online liabilities by purchasing a personal umbrella policy. A personal umbrella policy expands the liability coverage you may already have through your homeowners and/or automobile insurance policies, in addition to protecting you in some unforeseen circumstances.

Most umbrella policies offer coverage in \$1 million increments. An umbrella can cover many situations that aren't covered under your current policies, such as copyright infringement, libel, slander, and other legal areas associated with the use of social networking sites. It may also provide payment for legal defense expenses when primary insurance coverage does not apply.

While you may have to meet certain eligibility requirements to qualify, learning more about a personal umbrella policy may be worth your while. Should you ever be involved in a lawsuit associated with the use of social networking, any gaps in your current liability coverage could end up costing you. For more information on this valuable protection plan, please give us a call.

## For Your Information

### Is Your Home Safe?

If the home you own or are contemplating purchasing was built between 1940 and 1960, you may want to consider the possibility that it could contain lead paint. If exposed to high levels of lead paint, health hazards ranging from problems as minor as sleep disorders, to those as severe as brain damage, may arise. (*Source: National Safety Council, 2015.*)

### Don't Be Under Pressure

When you think about the maintenance to your vehicle you may think of an oil change, or a tune-up. But, do you think about your tires? If not, you may want to start. According to the most recent survey by the National Highway Traffic Safety Administration (NHTSA), only about 25% of vehicle owners are properly ensuring that the pressure in their vehicle tires is the appropriate amount.

### Sobering Stats

Holidays usually bring parties and celebrations. Unfortunately, if someone drives drunk, then too much celebration may be the cause of a tragedy. The Centers for Disease Control and Prevention (CDC, 2015) reports that every day, almost 30 people in the United States die in motor vehicle crashes that involve an alcohol-impaired driver. This amounts to one death every 51 minutes. Furthermore, the annual cost of alcohol-related crashes totals more than \$59 billion.