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Insurance & Financial Services

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



Volume 27 No. 1



Winter Driving: Don't Be Left Out in the Cold

Along with snowmen, skating, and sledding, the winter months also bring the possibility of freezing rain, strong wind, ice, and blizzard conditions. When such weather is imminent, the National Weather Service may issue winter storm watches or warnings in your area. For your safety, it is important to recognize these alerts and know how to respond to them.

- A **winter storm watch** means a storm may possibly be headed in your area. Stay tuned to local radio and TV for further updates. Avoid unnecessary travel and keep informed of changing weather conditions.
- A **winter storm warning** means a storm is headed to your area. A **blizzard warning** means blinding wind-driven snow, strong winds and dangerous wind chills are expected. Should either of these warnings be issued, seek shelter right away. If you must go out, let someone know your route, your destination, and your expected time of arrival. If you get stranded, help can be sent along your predetermined route.

Travel during the winter months can be complicated by storms that arrive with little or no warning. Therefore, the Red Cross advises that drivers prepare for such a possibility by maintaining a well-stocked **winter emergency supply kit**. The kit should contain the following items:

- Cell phone, power adapter, extra charged battery
- Battery jumper cables
- First aid kit
- Shovel
- Basic tool kit with screwdriver, pliers, pocket knife, and adjustable wrench
- Sleeping bags or blankets
- Windshield scraper
- Bag of sand, a set of tire chains, or traction mats
- A candle in a fireproof container
- Brightly colored cloth to tie to antenna
- Flashlight and transistor radio with back-up batteries for each
- Non-perishable food supply, such as canned nuts and energy bars
- Extra winter clothing
- Bottled water
- Rain gear and an extra set of dry clothing.

During this unpredictable time of year, it is also recommended that you keep your car's gas tank full in case of emergency and to keep the fuel line from freezing. This winter, don't be left out in the cold—drive cautiously, be alert, and be sure you have towing or Emergency Road Service coverage as a part of your auto insurance policy.

When a Car Crash Is No Accident

Staged auto accidents are on the rise, according to the National Insurance Crime Bureau (NICB). In one version—the “swoop and squat”—two vehicles pass you. One pulls in front of the other, forcing the second car to brake suddenly. This causes you to rear-end the second car, becoming liable for damages. Meanwhile, the first car flees.

Here are some tips that may help protect you from these scams:

- **Pay attention to the traffic around you.** This is especially important if you drive an expensive, late model, or commercial vehicle that is likely to be heavily insured. Be wary of cars driving too slowly, erratically, or not allowing you to pass.
- **Look beyond the vehicle in front of you.** Start braking as soon as traffic begins to slow, even if the car in front of you does not slow down.
- **Stay three seconds behind the vehicle you're following.** This allows adequate time to brake. Count the seconds from when the

CONTINUED ON PAGE TWO

Review Your Insurance Needs Annually

The amount of insurance you need can change considerably from year to year. Therefore, evaluating your insurance coverage annually is important to check for any gaps in your coverage and make sure you are adequately protected.

To review the amount of insurance you have and its coverage limits, carefully re-read your **auto** and **homeowners** or **renters insurance** policies. Be sure you are familiar with their provisions and exclusions. Here are some areas you may want to consider when reviewing your coverage:

Auto Insurance

Check the type and amount of insurance you have, with a special review for sufficient liability limits should you be involved in an accident. If you wish to save money on your premiums, consult your insurance professional about increasing your deductibles for collision and comprehensive coverage.

Homeowners and Renters Insurance

Nobody's home is immune to the possibility of a burglary or destruction from a natural disaster. If you had to rebuild your home and/or replace its contents, would you have enough insurance to cover the reparation costs? If you own a home, assess on a regular basis what it would cost to rebuild, including replacement of your personal possessions, so that you can adjust your insurance coverage for appreciation, rising construction costs, and home improvements.

When a Car Crash Is No Accident

CONTINUED FROM PAGE ONE

car in front of you passes a road sign until you reach the same spot.

- **Keep a disposable camera in your vehicle.** If are involved in an accident, take photos of the vehicles. These pictures can show any damage, or lack thereof, for which you may be liable.
- **Call the police to the scene of an accident.** Request a detailed police damage report, which may prevent scam artists from damaging their vehicles later and blaming you.
- **Count the occupants in each car involved in an accident.** Scams

An independent appraiser or an agent from our office can help you estimate the current cost of rebuilding your home. Make a detailed list of all your personal belongings. Then, take a picture of, or video each room in your home, including closets and cabinets. Remember to keep important receipts, document the serial numbers of your appliances and electronic equipment, and store a copy of the final inventory in a safe location away from your home.

Are There Gaps in Your Coverage?

As part of your insurance review, analyze whether your basic homeowner policy and auto policy are enough to cover your current needs. For instance, you may need additional insurance to protect your home and its contents against a flood or earthquake. If you own antiques or other valuables, you may need to insure those items separately.

You may also want to consider a **personal umbrella policy**. Personal umbrellas provide extra liability protection and broaden coverage to include many situations that may not be covered under your current policies, such as copyright infringement, liable, slander, and other legal areas associated with social networking sites. An umbrella can also provide payment for legal defense expenses when primary insurance coverage does not apply. Most umbrella policies offer coverage in \$1million increments.

If you have any questions concerning your insurance program, please call us for assistance. One of our qualified insurance professionals would be happy to explain your insurance policies and help you fill any gaps in your coverage.

often involve older model vehicles carrying many passengers. Obtain the full names, telephone numbers, and driver's license numbers of all occupants. This identifying information helps prevent others, who were not in the car, from filing false claims.

- **Report suspected scams to the NICB.** Their hotline number is 1-800-TEL-NICB.

Accidents are traumatic enough. By following these tips, you may be able to prevent yourself from being involved in an incident that happens "accidentally on purpose."

Did You Know?



Impact of Flowers on Well-Being

According to a recent survey conducted by Wakefield Research on behalf of the Society of American Florists, 68% of people feel stress on a weekly basis and 32% are stressed every day. Furthermore, a new study from University of North Florida shows that living with flowers significantly alleviates daily stress. The study found that adding flowers to indoor environments results in a meaningful reduction in stress.

Driving, Most Popular

According to a recent survey by CarGurus, driving is the most popular means of commuting in the U.S. In fact, 72% note that they drive every day. When asked which driving companion would improve their commute, 41% said their significant other. Additionally, when asked what they would do if they could get back their commuting time, 51% said sleep and 48% said spend time with family.

Trust is on the Rise

Seventy-five percent of Americans trust their local TV news and local newspapers, according to The Poynter Institute's second Media Trust Survey. In fact, 54% of Americans have "a great deal" or "fair amount" of trust and confidence in the media, an increase since December 2017. Furthermore, 76% of Americans trust local tv news, 73% trust local newspapers, 59% trust national newspapers, 55% trust national tv news and 47% trust online-only news outlets.