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



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Teen Driving: Considerations for Parents

Is your teenager approaching his or her 16th birthday? If so, your son or daughter may be thinking about getting a driver's permit or license. As a parent, you reserve the right to determine whether or not your teenager may drive. So, be sure to guide your teenager through this rite of passage by teaching him or her how to be safe on the road.

Inexperienced, first-time drivers create significant potential hazards. The Centers for Disease Control and Prevention (CDC) cites car crashes as the number one killer of teenagers in America. According to the latest statistics from the CDC, 2,433 teens in the United States ages 16–19 were killed and 292,742 were treated in emergency departments for injuries suffered in motor vehicle crashes. That means that six teens ages 16–19 died every day due to motor vehicle crashes and hundreds more were injured. The good news is that there are a number of common-sense measures that parents and teen drivers can take to help prevent accidents.

In talking with your child, try to instill the sense of responsibility that goes hand-in-hand with getting behind the wheel. Set clear boundaries as part of an agreement to let your teen use your vehicle. Distractions are a primary cause of accidents for teenage drivers. Consider setting limits on the number of passengers allowed in the car. In addition, strictly forbid talking or texting on a cell phone while driving. Although you may allow your teen driver to listen to music while driving,

discourage him or her from having the volume up so high that the sounds of the road cannot be heard. If you think your teen will have trouble following this rule, you may want to have your mechanic disconnect the radio/CD player.

Emphasize the importance of wearing seat belts at all times when in the vehicle. Seat belts have been shown to save lives, and at the very least, they can help prevent a minor accident from becoming a major one. You may also consider limiting the amount of time your teen is allowed to drive, especially during busy times, such as rush hour, or in congested locations, such as city streets and busy highways. Establish a zero-tolerance rule when it comes to reckless behavior, such as driving while under the influence of alcohol or illegal drugs. Caution your teenager that driving isn't a right; it's a privilege that must be earned and maintained by a clean driving record.

Simple rules, simple ideas, and common-sense actions—these are measures that can, if enforced and observed regularly, help guide your teen through the difficult times of learning to drive. You may also choose to enroll your child in a driver's education course through his or her school or the local community college. Such education, when backed up by parental support, can provide the foundation for years of safe driving to come.

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.

Keeping an inventory also helps you purchase the right amount of insurance and prove financial losses for tax purposes or when applying for financial assistance.

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.

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. From Memorial Day through Labor Day 2018, at least 148 children younger than age 15 fatally drowned in swimming pools or spas, according to media reports compiled by the USA Swimming Foundation, a CPSC Pool Safety campaign partner. The number of fatal drownings is down approximately 9% from 2017.

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, babysitters, 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 poolside is trained to administer cardiopulmonary resuscitation (CPR), if needed. Store rescue equipment by the pool, including life rings and a reaching pole. Have poolside 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?

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.

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.

Moving?

Moving is a chore that requires careful planning and preparation. To make things easier, you can file the U.S. Postal Service Official Change of Address form over the web. To complete the form, go to moversguide.usps.com. By making your change online, you have access to exclusive mover savings, you save a trip to the post office, you receive an immediate email confirmation, and you have access to catalog forwarding services.