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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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What To Do After an Auto Accident

If you are in an accident, it's important to know what to do. Even a minor "fender-bender," can be upsetting. Here are some specific steps to take immediately after a car accident:

1. **Stay calm.** Don't accuse the other driver or accept blame. Leave it to the police and your insurer to determine who was at fault. Focus your attention on dealing with the situation at hand.
2. **Assess injuries and call for help.** Before you call the police, check to see if anyone at the scene is injured. If so, try to assess the severity of the injuries and seek medical attention immediately.
3. **Leave the scene "as is."** It's best to leave an accident scene untouched until the police arrive. However, if your vehicle is obstructing traffic, you may need to move it to prevent further damage.
4. **Notify authorities.** Call the police. If you do not notify them at the time of the incident, contact them as soon as possible after it. Having a record of the accident, even if it was minor, can help protect you from unfounded claims that may arise later.
5. **Obtain information on the other driver(s).** Write down the name, address, telephone number, license



number, insurer, and insurance policy number of *every* driver involved in the incident. Also, note each vehicle's year, make, model, and license plate or registration number. Ask to see each driver's license and registration. These two documents provide most of the information you'll need. If the other driver does not own the vehicle, ask for information on the owner.

6. **Identify eyewitnesses.** If possible, obtain the names, addresses, and telephone numbers of any eyewitnesses.

Hopefully, you will never be involved in an auto accident. If you are, following these simple steps may simplify the situation. Also, review your insurance coverage frequently so that you are familiar with your coverage.

Identity Theft and Your Teen

Identity theft is a growing crime that can cost victims a great amount of time and money. Millions of Americans have their identity stolen each year. While this number continues to rise, thieves on the lookout for new prey have turned to the next generation: teenagers.

Teens are growing targets for fraud, especially since they typically have little or no credit history. If personal information, such as a Social Security number, is obtained by a thief, it can easily be used to establish a new credit card or to commit other crimes. If your teen suddenly receives credit card pre-approvals or a collection agency contacts you, your teen may have been a victim of identity theft. For more information about protecting your teen and to learn what to do if you or your teen has been a victim of this crime, visit the FTC's website at www.ftc.gov.

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, 2013), approximately 4.7 million people suffer dog bites each year. The Insurance Information Institute (III, 2013) estimates that dog-related injuries cost the industry over \$489 million in 2012 alone. 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?

More Auto Parts Purchased Online

According to a recent survey by AutoPartWarehouse.com, today consumers are purchasing more auto parts online than 3 years ago. By purchasing online, consumers are able to compare prices more easily and save money. The average online price for a part is \$80, representing an average retail savings of nearly 50%, an important perk. A few important takeaways: the size of the part does not matter; high- and low-cost parts are both popular; and parts with longer life expectancies are most common.

Most Television Watchers Choose Cable

The Viamedia 2013 Television & Advertising Survey found that 97% of Americans watch television, with 72% saying they watch cable television and 33% watch on either a tablet, smartphone, or computer. Younger Americans, between the ages of 18–34, are most likely to watch it on some sort of device. Viewers in the northeast watch more cable than other regions in the U.S. (81% versus 75%).

Local Banking Is Favored

A majority of Americans are found to prefer banking with local banks over national banks or credit unions, according to a nationwide survey from GoBankingRates.com. The poll found that 41.2% of respondents prefer banking locally, as compared to credit unions (34.4%) and national banks (22.9%). Furthermore, Americans 65+ chose local banks more than any other age group (50.5%). National banks are selected most by 18-24 year olds.