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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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Pull the Plug on Electrical Fires

Nowadays, it's hard to imagine our lives without electricity. We use it to provide light and heat to our homes, as well as to power our televisions, computers, kitchen appliances, and other devices. Electricity is a basic in our modern world that is easy to take for granted. But, it's important to remember that electricity is a powerful force that can also be dangerous.

One such danger is a fire originating in a home's electrical distribution system, which includes wiring, switches, receptacles, and outlets, as well as light fixtures, lamps, light bulbs, cords, and plugs. According to the U.S. Fire Administration (USFA 2014), approximately 25,900 residential electrical fires cause 280 deaths, over 1,125 injuries, and \$1.1 billion in direct property damage each year.

Routine home maintenance is key to preventing an electrical fire. So, be sure to regularly inspect your home and its surrounding property for hazards like overloaded electrical circuits, frayed or cracked cords, improperly installed outlets, and

loose connections. Here are some other safety tips to consider:

- Do not run extension cords beneath rugs or behind curtains.
- Only use light bulbs that are the correct wattage for their fixtures.
- Do not place televisions, stereos, computers, or other electronic equipment in cabinets without ample airflow.
- Use a power strip with its own circuit breaker instead of overloading outlets with multiple appliances or lights.
- Keep space heaters, lamps, and other heat-producing items away from walls, curtains, furniture, and other flammable objects.
- Contact an electrician immediately if lights are flickering or outlet cover plates are warm to the touch.

Even if a faulty electrical distribution system does not cause a fire, it may result in damage to your electrical devices or even cause electrical shocks to your family. Be aware of potential electrical hazards, and install a smoke alarm on every level of your home. To make sure you and your family are fully protected from fire and other disasters, stop by or call us today for a review of your insurance program. We can help you determine whether you have the proper coverage in place.



Simple Tips to Trim Auto Insurance Costs

Would you like to reduce the cost of insuring your vehicle? It may be simpler than you think. Here are some tips that can help you save money:

- **Raise your deductibles.** Higher deductibles mean you assume more of the risk for small claims.
- **Drive defensively.** Traffic violations and accidents can raise your premiums.
- **Buy a low-profile car.** Driving a low-profile vehicle can reward you with lower rates.
- **Reduce insurance on older cars.** As your car ages and loses value, you may not need physical damage (collision and comprehensive) coverage any longer.
- **Inquire about discounts.** Many insurers offer policy discounts for a variety of reasons.
- **Update your policy, as necessary.** Changing circumstances may make you eligible for lower rates.

Following the above tips may help you keep your costs to a minimum and ensure a "smooth ride." Please feel free to give us a call to discuss your coverage options with you.

Lawnmower Safety Tips

One of the joys of homeownership is having a yard to call your own. Part of the enjoyment, however, comes with a price—mowing your lawn. Whether you like mowing the lawn or dread it, there are important safety precautions to keep in mind.

Each year, more than 74,000 small children, adolescents, and adults are injured by rotary, hand, and riding mowers due to improper handling, according to The American Society for Surgery of the Hand. A lawn mower can eject a piece of metal or wood up to 100 miles per hour. Given this fact, it is not surprising that 25% of all hand and foot lawnmower injuries result in amputation.

Certain scenarios can make lawnmower injuries more common, such as allowing passengers to ride on the mower or in a cart towed behind it; pulling the mower backward; pushing a power mower up and down a sloped yard, instead of across it; riding a mower across a sloped yard, instead of up and down; wearing sandals or open toe shoes; and, attempting to unclog the mower blades with a hand or foot. If you focus on the task at hand and use common sense, most injuries can be avoided. Remember, lawnmowers are safe when used properly.

As warm weather approaches and mowing the lawn becomes a weekly responsibility, here are some important safety tips to remember:

Maintain your lawnmower

- Keep your lawnmower in good working order, and have it serviced regularly to ensure it is working properly.
- Be sure the motor is off before inspecting or repairing the lawnmower.
- Use a stick or broom handle to remove obstructions, with the motor off.
- Keep your mower blades sharp.

Operate your mower properly

- Read and follow the manufacturer's instruction manual before use.
- Do not remove any safety devices or guards on switches.
- Never leave a lawnmower unattended when it is running.
- Start and refuel mowers outdoors, not inside a garage or shed. Mowers should be refueled with the motor turned off and cooled down.
- Always turn off the mower and wait for the blades to stop completely before

removing the grass catcher and unclogging the discharge chute.

- Shut the motor off before crossing gravel paths, roads, or other areas.

Use caution

- Wear protective clothing, such as boots, goggles, gloves, earphones, and long pants.
- Be extra cautious when mowing hills or slopes where your footing may be unsteady.
- Never insert your hands or feet into the mower to remove debris. Even with the mower turned off, the blade remains engaged.
- Do not allow a child to operate the mower or be in the area that you are mowing.
- Never allow passengers, other than the operator, on riding mowers.

Consider the terrain

- Remove toys, stones, and sticks from the lawn before you start mowing.
- Avoid cutting the grass when the ground is damp or wet.

Although mowing the lawn may feel like a mundane chore to many people, it is important to remember that lawnmowers are powerful tools that can be dangerous if not used correctly. Following the safety tips outlined above can help you and your family enjoy your lawn—and lawn mowing season—for many years to come.



For Your Information

Water Safety Concerns

As the days get longer and the weather warms, families begin to turn to the water for fun and entertainment. In order to encourage summer safety, the American Red Cross offers safety information and tips to avoid getting hurt, including how to prevent unsupervised access to the water and what to do in an emergency. Visit their website, www.redcross.org, for specific tips concerning water safety.

Boating Safety

Every year people are injured and lives are lost in recreational boating accidents, in fact, the most recent statistics show that the Coast Guard counted 4,515 accidents that involved 651 deaths, 3,000 injuries and approximately \$38 million dollars of damage to property as a result of recreational boating accidents. As such, the U.S. Coast Guard offers free vessel safety checks to make sure that your boat is in compliance with Federal and state boating laws. For more information check the Boating Safety Resource Center at <http://www.uscgboating.org/>.

Passport Renewal

Whether you are dreaming of your next European vacation or in need of another form of identification, you can renew your passport at the U.S. Department of State website at www.travel.state.gov. If your most recent passport is undamaged, or was issued when you were age 16 or older, within the last 15 years, and is in your current name, or you can legally document your name change, you can renew it by mail. At the website you can find information on everything from a traveler's checklist to how to take your pet overseas.