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



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Protecting Your Children From Fire

Some of the saddest news accounts are those involving accidental death or injury to children. It's especially disturbing when these tragedies might have been prevented. According to the latest statistics from Safe Kids USA, fires and burns are the fifth-leading cause of unintentional injury-related death among children 19 and under and every day at least one child dies in a home fire.

Playing with Fire

The chief cause of residential fire deaths is the careless disposal of smoking materials. Most fires involving young children erupt while they are playing with matches and lighters. Fires often start in a living room or bedroom where children are left alone to play. Boys have a greater risk of fire-related accidents than girls.

Young children are especially vulnerable if a fire occurs because they are less aware of danger, have less control over their environments, and lack the ability to react quickly and appropriately to an emergency. Also, their lungs may be particularly susceptible to damage from smoke and fumes.

What's a Parent to Do?

Set a good example. Teach your children that fire is a tool, *not* a toy.

Protect them by keeping matches, lighters, gasoline, and other flammable materials out of their reach.

Install smoke alarms in your home.

Smoke alarms reduce the risk of death from fire by half. Place an alarm on every level and in every bedroom. And, remember, alarms can't protect you if they don't work. Test them every month and change the batteries once a year. Replace your alarms every 10 years. To provide the best protection, consider installing different types of alarms for different types of fires. Photoelectric alarms are better at detecting slow, smoky fires, while ionization alarms are better at sensing flames. Keeping the appropriate type of fire extinguisher on hand (and knowing how to use it) can also help reduce the risk of injury and death.

Plan and practice escape routes with your children. Practicing escape drills from every room in your house—and identifying an outdoor meeting location—can help children, who can become disoriented and frightened in a fire, escape safely.

By following these simple steps and reinforcing consistent safety behaviors, you can help reduce the risk of a tragic accident by fire for your children.

Insurance for Your Home-Based Business

Entrepreneurs with home-based businesses may have unique insurance considerations. Your **homeowners** or **renters policy** is not designed to protect your home-based business. In general, these policies provide limited coverage (typically around \$2,500) for business equipment, which may be inadequate for computers, printers, and other office equipment. In addition, if someone is injured on your property during business hours, you may not have the necessary liability coverage.

There are three basic ways you can obtain coverage for your home-based business: 1) purchase endorsements, or additional coverage, to your existing homeowners or renters policy; 2) obtain an **in-home business policy** which is designed for business conducted from home; or 3) buy a **business owners policy (BOP)**, which bundles prearranged property and liability coverage in one package, including coverage for a building and its contents, business interruption, and liability claims.

If you own a home-based business, give us a call to discuss your unique insurance needs and appropriate coverage options.

Safety Tips for Older Drivers

We all treasure our mobility and independence, regardless of age. While older drivers may have decades of safe driving experience behind them, normal age-related changes can cause a gradual decline in vision, hearing, and/or the ability to react quickly behind the wheel. With more cars and more congestion on the road in most areas across the U.S., it's important to note how physical changes may affect your driving ability as you get older, and to take some precautions to help ensure your safety while driving.

Let's take a closer look at some of these physical changes and what they mean to you as a driver.

Deteriorating vision.

Difficulty reading street signs or seeing lane markings, other vehicles, and pedestrians are all signs of deteriorating vision. Night blindness and bright lights can also be problematic for some. If you're experiencing these changes, consider the following guidelines:

- Those age 60 and over are advised to visit the optometrist once a year to test for glaucoma, cataracts, and other vision changes or impairments. Make sure your prescription glasses are up to date. Avoid wearing old prescription glasses or glasses with side-pieces that block peripheral vision, especially when you are driving.
- If you're sensitive to light, ask your optometrist if treatments are available. Avoid driving at night, if possible; do not wear sunglasses in the evening or at night; and drive in a car with clear glass rather than tinted windows.
- Increase brightness on the dash panels, and keep your windshield, headlights, and mirrors clean.
- Use seat cushions to elevate yourself, if necessary. Your posture behind the wheel should allow you to see at least 10 feet ahead of your car.

Physical limitations. If you have a sedentary lifestyle, are prone to falls, or suffer from muscle weakness or joint pain, it may be difficult to use the foot pedals and/or maneuver in ways that are required to operate a motor vehicle safely. For help with physical limitations, you may want to take these safety measures:

- Consult with your health care provider about an appropriate exercise program. A daily walk, for example, could reap significant benefits.
- Drive a car with an automatic transmission to minimize hand and foot motion. Occupational therapists or certified driving rehabilitation specialists may prescribe special pedals or other assistive devices to promote or maintain mobility.
- If you're hearing impaired, lower noise levels inside your car. Watch for emergency vehicles, as you may not hear the sirens. If you wear a hearing aid, be aware that wind from an open window may affect its performance.



- To avoid injury in the event of an accident, keep at least 10 inches between you and the airbag panels. Always wear your seatbelt.

Slowed reflexes or processing skills.

If you take medications that may cause confusion, drowsiness, or dizziness, talk with your doctor. Certain medications can cause side effects that interfere with your ability to drive. You may be able to change your medication or adjust the dosage.

Safe Driving Tips

If you are feeling less confident while driving, travel only in familiar territory during the day in non-rush-hour traffic. Remember to leave a four-second space between your car and the one in front of you. This is how you would gauge that space: when you're approaching a road sign, start counting from the time the car ahead of you reaches the sign until the time you do. When at an intersection, look left and right, not just straight ahead. As you're driving, scan the road to be prepared for the unexpected.

You may also want to refresh your driving skills through a mature driving program. The AARP offers driver safety programs designed to help drivers age 50+ improve their skills, prevent accidents, and avoid traffic violations. For more information on classroom or online refresher courses, visit www.aarp.org. To maintain your independence and mobility for as long as possible, make your safety, as well as the safety of other drivers and passengers, a top priority.

For Your Information

Demand for "Smart" Technology

According to a survey from Coldwell Banker Real Estate LLC and Parks Associates, Americans not only want "move-in ready" homes, they now want "smart ready" too. Seventy-one percent of Americans want a move-in ready home and of those respondents, 44% said that smart home technology should already be installed. Another 57% said they would consider an older home updated if it has smart home technology. This is a shift from previous thinking of what makes a "move-in ready" home.

Vacation Days and Sleep

Princess Cruises' seventh annual Relaxation Report found that Americans are using their vacation time for things unrelated to vacation such as catching up on sleep and running errands. According to the report, 72% of Americans take at least one day off a year to sleep and 40% take five or more days off per year. Many Americans are just trying to get things done, in fact 68% of Americans polled admit they have used vacation days for something other than vacation.

Home-Price Gains Continue

According to the latest quarterly report by the National Association of Realtors, home prices maintained their "robust, upward trajectory" in the majority of metro areas in the second quarter of 2016. Due to this fact, affordability slightly declined despite mortgage rates hovering at record lows. The report found that existing single-family home prices increased in 83% of measured markets; 16% recorded lower median prices from a year earlier.