

PERSONAL CONNECTIONS



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ANIMAL COLLISIONS

Collision with an animal is more common than you think. Hundreds of millions of dollars in property damage to vehicles is one of the unfortunate results.

Animal collisions occur in all 50 states and tend to increase in the fall and winter. Deer strikes typically occur on rural and suburban roads in the late afternoon and after sundown, but hitting an animal can occur anywhere.

Surprisingly, a collision with animal is not covered by "collision" coverage. Rather, it is covered under "comprehensive" coverage, often referred to as "other-than-collision" coverage. If you do not currently carry this coverage, you will likely be responsible for the costs associated with such an accident.

If you live in an area with deer or other large animals that might enter the roadway, you might consider adding comprehensive coverage to your policy. It's often affordable, and its price can usually be adjusted based on how much of a deductible you are willing to shoulder.



Fire Extinguishers Save Lives, Property

A properly used fire extinguisher can save your family's life and property. It's important to train every member of your household on the location and use of fire extinguishers. Remember that a fully charged extinguisher typically lasts only about 10 seconds, so proper use is essential.

Also essential is making sure the extinguishers you buy for your home are appropriate for the fire hazard. Extinguishers have different classifications depending on what types of fires they are designed to fight. Following are six basic types:

Class A: Cloth, wood, paper, rubber and ordinary combustibles

Class B: Grease, gasoline, oil and other flammable liquids

Class C: Plugged in appliances and other electrical fires

Class D: Flammable metals

Class K: Cooking and other types of oils typically found in kitchens

Multi-purpose: Good for Class A, B and C fires

Take an hour this weekend to familiarize all occupants of your home with your fire extinguishers. You may be glad you did!



Uninsured Motorists

Insurance buyers like you know what it takes to protect your family from the financial devastation of an auto accident. You purchase all the state-mandated coverage and then some, knowing you can't be too careful.

Unfortunately, not all drivers are like you. Many only purchase the bare minimum amount of insurance required by state law. Others forgo the law altogether and choose to drive with no insurance.

Un- (and Under- in some states) insured motorist coverage is designed to protect you and your family from such drivers. You'll need to check with us for specific details on your state's application of coverage because it varies by jurisdiction. However, the intent of the coverage is universal. It's designed to:

- Protect you from drivers that have no insurance.
- Protect you from hit-and-run drivers.
- Protect you from drivers with less insurance than required.
- Protect you if the driver has insurance with an insolvent insurance provider.

For more information on how this valuable insurance coverage will protect you and your family, call our service team today.

Homeowners Coverage for Home Business

With unemployment numbers hovering around 10% nationally, many Americans are turning to home businesses to generate much-needed income. If you are considering starting a business or working from home, there are a few important insurance facts you should know.

First, your homeowners insurance policy does not extend liability coverage for business activities. For example, if you plan to entertain prospects, hold meetings, or have customers stop in to pick up merchandise or sign paperwork and someone trips on a crack in your driveway, you have a bodily injury exposure. If you manufacture goods or provide services at your home that could damage someone else's property, you have a property damage exposure. If bodily injury or property damage results from your business activities, you will be responsible for paying the cost as well as your legal defense should a lawsuit arise.

Additionally, if you hire employees to work for you, your homeowners policy may not cover their medical expenses and lost wages if they are injured. Such benefits are usually provided by a workers compensation insurance policy. Without this insurance, you could be responsible for paying benefits the injured worker is entitled to under your state's law.

Your homeowners insurance provides limited coverage for business property kept in your home. Many policies will pay only a specified amount—\$2,500 is common—for business property that is damaged by fire, windstorm, theft or another covered cause. Further, your homeowners insurance will not pay your lost income resulting from the inability to conduct business from your home if it is damaged by fire, windstorm or other loss.

The good news is that these and other exposures inherent to home-based businesses can be covered through amendment to your homeowners policy or through separate business insurance. For more information on protecting your home-based business, call our service team today.



Dog-Bite Claims Can Be Costly

Dog bites account for one third of all homeowners insurance liability claims. They cost insurance companies \$387.2 million in 2008, up 8.7% from 2007. On average, they cost \$24,461 per claim—up 28% since 2003—due largely to increased medical costs and hefty court decisions.

The Insurance Information Institute reports that more than 4.5 million Americans are bitten by dogs annually. Nearly 900,000 of those bites require medical care, according to the Centers for Disease Control and Prevention. Possibly the most alarming fact is that about half of the victims are children.



Most homeowners policies will cover claims caused by your dog. However, some companies include restrictions on coverage for certain breeds or dogs with a history of aggressive behavior. If you are particularly wealthy, you might also want to consider the inclination of some victims to seek additional financial awards. You might need some kind of umbrella coverage to protect your assets from very large claims.

Keep in mind that there is a lot you can do to minimize the risk that your dog will injure someone. Fencing and supervision are first on the list, but caution must be exercised whenever you have visitors, especially if your pet is easily startled, aroused or angered. Consider the physical capabilities of your guests as well. Children, the elderly and the disabled are at a greater disadvantage in responding to a dog attack. Don't leave the issue to chance. Consult your homeowners policy for coverage, and call us if you have any concerns about your protection against claims.