



# tips & trends

Personal Insurance Edition



Gentzler & Smith Associates, Inc.



## Avoiding Parking Lot Mishaps



Due to their popularity, malls attract ample traffic and related parking lot accidents year round. Parking lot accidents generate about one in five automobile crash claims according to data from the Insurance Institute for Highway Safety. Surprisingly, many such accidents do not involve two drivers. As many as 30% are the result of improper backing, often into parked vehicles. The cure? Professionals recommend simple caution. Here are some tips:

- ▶ Watch for cars taking short cuts and cutting diagonally across lots.
- ▶ Drive slowly, and use your turn signals.
- ▶ When backing out of a parking space, be aware of other drivers doing the same from a parking space near yours.
- ▶ Don't park on the white line between spaces. You may incur the wrath of another busy shopper who can't fit into the neighboring space.
- ▶ Ask mall security to walk you to your car if you believe the parking area unsafe.
- ▶ Always have the keys ready when approaching your vehicle.

If your schedule takes you to busy parking areas often, be certain to review your auto insurance policy for proper coverage. This would include liability (if you hit another vehicle), collision (for the damage to your vehicle) and comprehensive (vandalism, theft, etc.). Or, turn to us for professional advice. Our licensed customer service representatives await your call.

## A Common Life Insurance Mistake And How to Avoid it

We recommend to our life insurance customers that they check their policies at least every three years. This is because policyholders inadvertently forget to update beneficiaries. For example, an ex-spouse may need to be removed. Or, you may wish to add a child born after the policy was purchased. Lastly, your dollar needs may change over time. Policy limits for yesterday may prove to be inadequate as your family grows or your assets increase. The solution? Have your insurance company confirm in writing that the policies are in force, who the beneficiaries are, and that a waiver of premium (a contractual provision that assures the policy is kept

in force and continues coverage even if you can't pay the premiums because of disability) is effective. Confirm that the beneficiaries are still your choices and that the policy proceeds are payable to them in a manner that best meets their needs and circumstances.

We recommend to our customers that they buy life insurance from our agency instead of through 800 numbers. Life insurance can be a complicated subject. Being able to obtain local advice in a face-to-face meeting with a life insurance professional is a service most of our customers value.

## Bad Pet Behavior Increases Insurance Costs

About 4.7 million Americans are bitten by dogs each year, resulting in insurance companies paying over \$250 million in liability claims. To reduce the potential for dog bites, we offer some prevention tips from the American Veterinary Medical Association:

- ☑ If you own a dog, make sure it gets formal obedience training.
- ☑ Understand the behavior patterns of your pet.
- ☑ Warn guests not to bother a pet when it is eating and not to tease or abuse it.
- ☑ Correct aggressive behavior when it starts.

- ☑ Make sure your dog is in good health. A sick dog may attack because it is not feeling well.
- ☑ Make sure your dog is licensed and has received the necessary vaccination shots.

If you have a dog, it may be wise to re-assess the current liability limits on your homeowners policy. Be certain to have sufficient limits to handle a liability claim if a guest or visitor sustains a serious injury from a pet you own. Call now for a no-obligation quote.



## Personal Insurance Questions and Answers

**Q Do the entertainment devices in my vehicle require extra coverage?**

**A** To make their driving experience more enjoyable, drivers today are installing updated audio and navigation systems. If your automobile policy has the appropriate coverages, it should cover equipment permanently installed in a covered vehicle by the factory when you purchased the car. You may need additional coverage for

equipment that is not permanently installed or that was installed after purchasing the vehicle. Also check your homeowners insurance coverage, as it may cover certain items stored in a vehicle.

Our advice is to contact us before installing after-market equipment in a vehicle. We can review your policy coverages and limits together. Our customer service representatives look forward to your call.

## Air Bag Safety

Using manufacturer recommendations will allow owners of vehicles with built in safety devices to achieve maximum protection. One of those devices is an airbag. Here are some safety points to consider when using a vehicle with airbags:

- ▶ Children 12 and under should ride buckled up in a rear seat.
- ▶ Infants should never ride in the front seat of a vehicle with an airbag.
- ▶ Small children should ride in a rear seat in a child safety seat approved for their age and size.

- ▶ Check the vehicle owner's manual and instructions provided with a child safety seat for correct use information.
- ▶ Everyone should buckle up both lap and shoulder belts on every trip.
- ▶ Driver and front passenger seats should be moved as far back as practical, particularly for shorter occupants.

Airbags save lives. They work best when everyone is buckled and children are properly restrained in the back seat.

## Become Informed Before Adding a Teenage Driver to Your Policy

Growing families eventually have to face the stress of adding a teenager to the driving ranks. A big issue surrounding this event is the availability and cost of insurance. One thing is for certain - premiums will rise due to the inexperience of the new driver. However, note that insurance companies base their driver classification premiums not only on age, but also on the use of the vehicle. The most expensive scenario is when a new driver has their own vehicle and is the principal operator. A more cost effective approach is to restrict your teen's driving, and add them to your policy as an occasional driver. Enforce the occasional use by

outlining the times when the teenager may drive.

Rules may vary by insurance carrier. We recommend that you call or visit our offices to discuss options in advance of a teenager obtaining driving privileges. This way, you will be better informed on cost and insurance issues. We recommend that parents "cover all the bases" when adding teenage drivers. This includes exposing them to extensive driver education courses taught by independent, qualified third parties. In some cases, thorough training may both reduce accidents and family insurance costs.

## Safe Tires and Winter Driving

With cold weather upon us, it is time to insure that all of the family vehicles have tires that can perform safely in snow and ice. Most of the leading automobile manufactures such as GM, Honda, Nissan and Toyota recommend that owners install four snow tires for winter driving. They warn against mixing non-snow and snow tires. By installing four snow tires, a vehicle



owner maintains the most balanced and controlled handling possible in winter driving conditions. It is critical to keep the same level of traction at all four corners of the car; otherwise, the full benefit of ABS or traction control will be lost and handling comprised.

Enjoy the cold weather and drive safely.



## **Pass On Our Newsletter To A Friend**

Since our newsletter contains so many safety suggestions, don't throw it away when you are finished reading it. Pass it on to a relative, neighbor or friend. If anyone you know wishes to be added to our distribution, have them give us a call.

The information, suggestions and techniques contained in this newsletter are offered as informational items only, and this agency makes no warranty of any kind, expressed or implied, as to the accuracy of the information or its fitness for a particular purpose.