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Evacuation Plans Are Important

According to the experts at the Federal Emergency Management Agency (FEMA), few families are adequately prepared if a natural disaster (fires and floods are the most common types) or other catastrophe forces your family to evacuate your home. Will your family be counted among those whose last-minute panic makes a bad situation far worse, or will you be among those who develop an effective evacuation plan?

To get you started, FEMA provides extensive tips and checklists for developing your personal family emergency plan at www.ready.gov/evacuating-yourself-and-your-family. Here are just a few key questions to get you started:

- Where might your family meet after leaving your home, both in and outside of your immediate neighborhood?
- Are you familiar with escape routes in your area?



- If your car is unavailable or unusable, what other transportation options are available?
- Have you assembled an emergency supply kit? Do you know what should be in it?
- What are your plans for your pets? If you plan to go to a public shelter, will they be allowed?

Solid plans can save lives and prevent unnecessary stress. Take the time to make a family emergency plan this weekend.

Thieves Target Watercraft Each Summer

Is your personal watercraft listed among the National Insurance Crime Bureau's (NICB) five most stolen watersport items? Jet Skis, Runabouts, utility boats, cruisers and sailboats top thieves' list of favorites. What's worse, fewer than half of stolen watercraft are recovered.

In addition to theft, watercraft are vulnerable to damage in storage and during transport to the shore. If you keep your boat at the marina, you have further concerns regarding physical damage from storms, accidents and vandalism. Beyond property damage, you also need to insure against liability you may have for injury

to others or damage done to their property resulting from your actions or vehicle. That could include incidents occurring from use of your watercraft by others, so make sure your boaters insurance policy covers lending out your craft to others.

Don't assume your boaters policy covers all your watercraft everywhere you go. Check with your agent to make sure you are insured for each of your personal watercraft both in storage and in use. By insuring with the same company for auto, home and boat, you could qualify for a discount. Let's see what's available!

Family Risk Questionnaire

To make sure you're adequately protected, we recommend a yearly review of all of your insurance policies. This questionnaire helps make that review quick and efficient. Please take a moment to answer the questions and fax or mail this page back to us.

Name: _____ Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Business phone: () _____ Fax: () _____

E-mail: _____

Automobile/Vehicle

- ___ 1. Would you consider increasing your deductibles to lower your premium?
- ___ 2. Do we currently insure all of the vehicles in your household? If not, how many do you insure elsewhere? ___
- ___ 3. Are all of the licensed drivers in your household listed on your auto policy?
- ___ 4. Would you like to include your car stereo (if mounted under the dash), DVDs, CDs, CB or two-way radio on your auto policy for an additional premium?
- ___ 5. If you own a pickup or a van, does it contain any customized equipment?
- ___ 6. Do you own a pickup camper or a camper shell?
- ___ 7. Do you own minibikes, mopeds or motorcycles? If so, how many? ___
- ___ 8. Do you have vehicles furnished for regular use that you do not own, such as a company car? If so, how many? ___
- ___ 9. Do you want rental reimbursement or towing and labor coverage in the event that your car is damaged in an accident?
- ___ 10. Do you own any boats, motorbikes, motor homes or other recreational vehicles such as snowmobiles or golf carts?
- ___ 11. Would you like a quote for higher limits of liability insurance or personal injury protection?
- ___ 12. Do you have other electronic devices you wish to cover (e.g., GPS)?
- ___ 9. Would you like an estimate of your home's replacement cost at today's prices?
- ___ 10. Would you like home replacement guarantee protection?
- ___ 11. Do you own a second home or any other real property, such as a cabin, farm property or any income-producing property?
- ___ 12. Are you engaged in any form of farming or ranching?
- ___ 13. Do you conduct any business (including child care) or give private lessons in your home?
- ___ 14. Would you be interested in an umbrella or excess liability policy that extends your auto and homeowners liability coverage to \$1 million or more?
- ___ 15. Do you keep your business computer at home?

Coverage for questions 1 to 5 may be limited or excluded under your policy.

Other Personal Insurance

- ___ 1. Do you have disability income insurance in case you become sick or disabled?
- ___ 2. Are you aware that accidental death and disability insurance for you and your family is available at low cost?
- ___ 3. Are you concerned about estate taxes?
- ___ 4. Do you have a mortgage redemption insurance policy (which pays off your house in the event of your death)?
- ___ 5. Are all members of your family protected by life insurance?
- ___ 6. Would you like a review of the beneficiaries, ownership and cash values (if any) of your life insurance policies?
- ___ 7. Are you interested in discussing life insurance within the next year?
- ___ 8. Do you have a retirement or pension plan?
- ___ 9. Are you self-employed? If so, have you heard about SEP or Keogh retirement plans, and would you like to know more? ___
- ___ 10. Is your health insurance up to date?
- ___ 11. If you are a self-employed professional, would you like a quote for business property, professional liability or malpractice insurance?
- ___ 12. Have you been contributing to an IRA (standard or Roth)?
- ___ 13. Are you interested in other financial services?

Homeowner/Renter/Condos

- ___ 1. Do you own any antiques, fine arts or collections, such as unique dishes and figurines?
- ___ 2. Do you own any jewelry or furs? If so, what is the total appraised value of such items? ___
- ___ 3. Do you own valuable camera equipment, silverware or guns?
- ___ 4. Do you frequently carry or keep in your home more than \$100 in cash?
- ___ 5. Do you have a coin or stamp collection?
- ___ 6. Would you prefer to cover your personal belongings for their full replacement value (i.e., no deduction for depreciation)?
- ___ 7. Would you be interested in adding earthquake or flood insurance to your homeowners protection? (Please circle your interest.)
- ___ 8. Do you currently have a burglar, fire or smoke alarm; fire extinguishers; or dead bolts on all doors in your home? (Circle the ones you have.)

Please fax or mail this questionnaire back to us. See this newsletter's masthead for our fax number and address. Thank you.

Are You Hosting a Hot Summer Party?

If you are hosting a children's party this summer, be aware of the signs your young guests might be falling victim to the heat. Familydoctor.org offers the following valuable information:

Look for the following signs that youngsters in your care may need attention for heat-related exposure: weakness, confusion, dizziness, nausea, headache, rapid heart rate or heavy sweating followed by cessation of sweating.

If you think you are recognizing signs of heat exhaustion, move the child to a building that has air conditioning. If you can't get inside, find a cool, shady place and administer plenty of water or other fluids. Do not give caffeinated drinks (such as soda). These can make heat exhaustion worse. Remove any tight or unnecessary clothing. A tepid shower or bath can also help. Cases of suspected heat illness should be referred to parents or medical personnel. If heat exhaustion is not treated, it can progress to heatstroke.

Heatstroke occurs when the internal temperature of the body reaches



104°F, potentially causing damage to a person's organs and brain. In extreme cases, it can lead to death.

Keep children's parties safe with good sun sense and protect yourself

from personal liability claims with good risk prevention and adequate personal liability insurance.

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Don't Let the Details Surprise You

A recent national consumer survey on personal insurance found that nearly 61% of respondents indicated they are only "somewhat familiar" or are "not familiar" with their current personal insurance protection. Are you guilty of any of the following "Top Five Mistakes"?

1. Not knowing your policy limits and whether they are adequate to protect your property from a large loss
2. Disregarding available discounts that could lower your costs
3. Failing to consider proper insurance in your estate planning, especially when creating a trust
4. Not properly assessing the value of your biggest asset—your home
5. Allowing a low price to be the prime determinant of your protection choices.

Would you count yourself among that 61% who don't know their homeowners insurance well? Even making just one of those top five errors could leave a major gap in your protection. Talk with our professionals and be sure you are fully aware of your current coverages and any options that could improve your protection for the future. We can help you find ways to save on insurance rates as well!

Thank you for
your referral.

If you're pleased with
us, spread the word! We'll
be happy to give the same
great service to all of
your friends and business
associates