



Personal Connections

Lost or Stolen Luggage – Are You Covered?

As US Airways Flight 1549 glided to a landing on the Hudson River recently, the nation watched transfixed – relieved that all passengers and crew got out safely. The same can not be said for the luggage left in the hold of the plane, as it sunk into the waters of the river. Although it was not reported, we can assume that the people on that flight lost all their baggage and carry-on items.

The situation has lead some to question whether luggage is protected under your homeowners policy. If your luggage is lost or stolen on a trip, are all the items covered? If they are damaged during transit, are they covered? The answer isn't that easy.

Most items you travel with are covered if they are lost, damaged or stolen worldwide, including expensive suitcases, computers, golf clubs and skis. However, some items are only covered if they are stolen, such as jewelry, guns, antiques, or fine art. For those, you'll need a special endorsement for additional protection when you travel.

Each policy has different restrictions and limits, so the best thing to do is to talk with your agent about the things you plan on taking with you when you travel. They can recommend the best coverages to protect your possessions.

Avoid Scams After a Disaster

Catastrophic events often bring out the best in people. Unfortunately, there are always those waiting for such an opportunity to take advantage of victims of loss. The Federal Emergency Management Agency wants homeowners to be aware of potential, post-disaster scams.

Watch out for anyone posing as an inspector or loss verifier of disaster-damaged property. Some false inspectors try to bilk victims by charging a fee for inspection. Some may have official-looking identification used to get inside a resident's property for criminal purposes. If someone comes to your door claiming they are with a government agency or utility, don't be afraid to have them wait outside your locked home while you verify their identification with the police or their stated agency.

Beware of phone calls from people claiming to be with FEMA or the Small Business Administration. Residents are asked if they have registered with FEMA for disaster assistance. If it is confirmed they have registered, the caller may ask for a Social Security number, income information, checking account number and bank routing information. Don't give out this information to callers. It could be used to hijack your claims payments or steal your identity.

Be leery of anyone you do not know who offers to help by filling out disaster assistance documents. Do not give personal or financial information to these "helpers." Additionally, such phony aides can falsify documents you've signed and route your disaster assistance to their accounts.

Anyone concerned about possible scams should contact FEMA by calling their helpline at 800-621-3362, or visiting www.fema.gov.

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Rent a Car— Agree to What!

Who actually reads the rental car agreement? If you do, then you probably know that signing it puts the renter on the hook for some potentially large expenses. Take a look at two of them.

Rental company's "loss of use." These are charges for which the rental company will bill you resulting from its inability to rent the car while damaged. Such charges are unpredictable and have been documented in some cases at \$2,000 or more. The renter's personal auto policy may chip in a small amount (\$20 a day, maybe), up to a maximum of about \$600 in some cases, to cover this expense, but many auto policies pay nothing.

Diminished value. The rental agency will assess the renter for the difference between what the car is worth at the time of the damage and the cost to replace it. According to IAmagazine.com, there have been documented cases of such charges ranging from \$5,000 to \$8,000. These assessments are rarely covered by personal auto insurance.

If you need to rent a car, you might find that purchasing the damage waiver offered by the rental company is a good idea. For more information on what your auto policy covers for rentals, call our service team before you rent.

Spring Cleaning to Protect Your Home

With the end of winter comes the perennial urge to spruce up for spring. While conducting the yearly spring cleaning, integrate a few of these activities to reduce the risk of costly losses at your home.

- **Dig it.** Beautiful plantings can enhance curb appeal and can aid in erosion and sunlight control. Landscape carefully, though. Check with utility companies before digging to prevent severing lines or causing injury. Also, research your choices in plantings before buying. Trees with wide-reaching branches or aggressive root systems need to be kept sufficiently far from siding and foundations, respectively. Mulch and other pest attractants should not be spread near the house, shed or fence.
- **Jot it down.** While you are going through the attic, the closets, the garage and the shed, make an inventory of the things you have that would need to be replaced if lost in a disaster. If you have a digital camera, take this time to shoot photos of the more expensive items to catalog on a CD.
- **Take a peek.** This is the right time to do a home inspection. You can hire someone or do it yourself. In any case, look for cracks, leaks, missing roof tiles or holes in attic or crawl space protectors. Make a list for repairs, and follow through on the fixes. Don't forget that unstable fencing and uneven walkways are hazards that need attention, too.
- **Shape up or ship out.** Check your appliances and your gardening tools for wear and tear that could cause safety problems. Damaged cords (particularly common near the junctions with the plug and the unit itself), dull blades and loose parts can cause serious injury to the user and damage to your home. Unless you are an expert, consider professional repair services or replacing compromised equipment.



Dedicate the first month of spring to reducing risks to your home, your family and your guests!

Teen Seat Belt Use

Motor vehicle crashes are the leading cause of death for teens in the U.S. Nearly 5,000 teens are killed in crashes annually. About 40% of all these deaths involve passengers. According to a study from the Meharry-State Farm Alliance at Meharry Medical College, only 59% of teen drivers say they always buckle up in the driver seat. Just 42% wear seat belts as passengers. Only 38% report always clicking it as both driver and passenger.

"Because seat belts can reduce the risk of injury and death in crashes by more than 50%, there is a critical need for interventions to increase seat belt use by teens as both drivers and passengers," says Nathaniel Briggs, M.D.

The study also identifies subpopulations among teens that are least likely to wear seat belts regardless of their position in the vehicle. These include young men, African Americans, students experiencing academic difficulties, and those drinking and driving or riding with a drunk driver.

Parents looking for more information on seat belt use as well as suggestions on how to boost teen awareness can visit Meharry Medical College's Web site: www.mmc.edu.