



Are your valuable holiday gifts protected?

The holidays are over, but the presents you received should last for years to come. Whether you got the latest electronic gizmos or gadgets, jewelry or gems, computers or collectables, furs or firearms, boats or bank notes, these are all expensive valuables that may cost a lot to replace if they are damaged, lost or stolen.

Most homeowners policies typically limit how much you can claim and sometimes won't replace the item depending on how the loss occurred. Sometimes there are exclusions or restrictions on personal property.



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Here are some common scenarios. Quiz yourself to see if you know what's covered.

Scenario 1: your son's laptop was stolen while he nodded off at the airport. Is that covered? Yes, but you must pay your deductible.

Scenario 2: your husband's new iPad falls out of the car into a mud puddle as he exits the vehicle. Is that covered? Probably not, as many policies have exclusions for neglect.

Scenario 3: your wife lost the setting on her engagement ring at the gym. Will your policy replace it? It depends. Most unendorsed homeowners policies do not provide coverage for personal property that is lost or broken. Most often, jewelry, watches and furs fall into special categories with specific

limits that apply to that classification; and many policies limit the amount of coverage for loss due to theft of items such as jewelry, furs and firearms.

Scenario 4: you had a theft in your home and more than \$10,000 worth of jewelry was stolen. Is that covered? Well, only a specific dollar amount will be covered. Be aware that some policies may require receipts, pictures or an appraisal for each piece of jewelry you report stolen. It's important you know the facts about your own policy.

Exclusions and restrictions may seem confusing, but they don't have to be. Just jot down the valuables your family received as gifts – the ones that you would want covered in case of loss, theft or damage – and call us to find out exactly what kind of coverage your policy covers. We're happy to give you pointers, explain possible scenarios to consider and answer any questions you have. You may be able to purchase an endorsement that will provide the coverage you want.

We'll also provide you with tips on how to create a home inventory with pictures and receipts. You should store that information in a location other than the home (even in an email) so it can be easily located if your computer is ever damaged or stolen.

Either way, make a resolution to ensure that your family's new valuables are protected. If ever there is an issue, you won't regret having taken the time to ask questions before a loss occurs.

Inside:

- Winter driving tips everyone should know
- Treat your car battery well
- Simple steps to prevent a house fire
- How to replace important documents

Winter driving tips everyone should know

Driving in winter's snowy and icy conditions isn't so bad as long as you take your time, watch out for other drivers and arm yourself and your family members with these helpful tips.



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Before you get in the car

Safety precautions should start before you get behind the wheel. Take a minute to put a windshield scraper and a small broom for ice and snow removal in each of your vehicles. Clean your lights and windshield before you leave the driveway. Don't be "that guy" whose entire car is blanketed in snow except for a little hole cleared from the front window for "visibility." And if you see that guy on the road, avoid him.

Install good winter tires and consider studs if needed. Keep the fuel tank at least half full all winter so your engine and heater can be kept running to keep you warm if you do get stuck and help is not available immediately.

When you are driving

Make sure your lights are on so other drivers can see you. If the roads are icy, decrease your speed and give yourself plenty of room to stop. Allow at least three times more space than usual between you and the car in front of you. Brake gently to avoid skidding. If your wheels start to lock up, ease off the brake.

Handle braking according to the kind of brakes you have. If you have antilock brakes, press the brakes carefully in a steady, sustained movement. You will feel the brakes vibrate and pulse, but keep pressing, as this is normal.

If you have non-antilock brakes, such as those in older cars, pump the brakes gently.

Use low gears to keep traction, especially on hills. Don't

assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles can encounter trouble. Never use cruise control or overdrive on icy roads.

Be especially careful on bridges, overpasses and infrequently traveled roads, as they will freeze first. Even at temperatures above freezing, you might encounter ice in shady areas or on exposed roadways like bridges.

Don't pass snow plows and salt trucks. The drivers have limited visibility, and the road in front of their vehicles is probably worse than the road behind.

If you get stuck

Don't spin your wheels. This will only dig you in deeper. Turn your wheels from side to side a few times to push snow out of the way, but do not keep the wheels turned as you accelerate. Use a light touch on the gas to ease your car out.

Use a shovel to clear snow away from the wheels and the underside of the car. Pour sand, kitty litter, gravel or salt in the path of the wheels to help get traction. Some people even put their car mats under the tires in a pinch.

Try "rocking" the vehicle. (Check your owner's manual first, as rocking can damage the transmission on some vehicles.) Shift from forward to reverse and back again. Each time you're in gear, give a light touch on the gas until the vehicle gets going.

Source: *CompManagement, Inc.*

Create your own winter safety kit

Keep these items in your car to help prevent or lessen the effects of a winter driving emergency.

- Ice scraper
- Small shovel and broom
- Winter window-washing solvent
- Jumper cables
- Warning flares
- Tool kit
- Rope or chains
- Flashlight
- Blankets and extra gloves, coats and hats
- Bottled water and snacks
- First-aid kit
- Sand, kitty litter or road salt for traction
- Cell phone and battery operated charger
- Battery-operated radio and batteries

You need your car battery, so treat it well

In frigid temperatures, your safety and the safety of your family could depend on your car's battery. Maintaining your battery takes just a few minutes once a year, but can provide you with peace of mind all year long. The Ohio Insurance Institute offers several tips to ensure your battery's health.

First, what kind of battery do you have? The "maintenance-free" kind requires that you clean the terminals and cables and make sure they are free of corrosion and tightly connected.

"Low-maintenance" batteries additionally require that you check the

water level by removing the filter caps and topping off with distilled water every month. Always clean and dry off anything that spills.

It's a fact that cold weather drains a battery's power faster. That means your battery will have less of a charge and will need to work harder in the cold to start your engine. Keep your car in a garage, if possible. Before you start your car, make sure the lights, heaters and defrosters are turned off to alleviate strain on the battery upon startup.

If your car is off but in auxiliary mode, remember that running the radio,

defroster or lights will drain your battery faster than usual. If you hear your battery turning over slowly, that's a warning sign that it's becoming weak. Check the charge as soon as possible.

Carry jumper cables in your car and keep the instructions with them in case anyone who is driving your vehicle has never used them.

Finally, if you need to buy a battery, don't go cheap. Do a little research to make sure you purchase a battery that has a high rating.

Information from: Ohio Insurance Institute

Simple steps to prevent a house fire

Fire in a home is a tragedy. A greater tragedy is that most home fires can be prevented. Learn the facts about fires and share them with your family.

Fire can become life-threatening in two short minutes and an entire house can be engulfed in flames in just five minutes, according to the Federal Emergency Management Agency (FEMA). If you see fire, don't take time to make a call from your house or gather possessions. Just leave.

Flames are dangerous, but heat and smoke can be worse. Fire produces extreme heat and toxic gases that can quickly make you disoriented and drowsy, and your lungs can become seared by dangerously hot air, FEMA reports. For these reasons, many people who are sleeping during a fire fall into a deeper sleep. Slow the spread of fire and smoke by shutting bedroom doors at nighttime.

Change the batteries in your smoke detectors and carbon-monoxide detectors each time you change your clocks. According to FEMA, asphyxiation deaths in a fire outnumber deaths from burns three to one.

The National Fire Protection Association reports that 44 percent of fires that start in a home are related to cooking. If you have something frying on the stove or cooking under a broiler, stay in the kitchen. Leaving for a short minute could be enough to start a fire. Keep children away from stoves, and make sure your own clothing and sleeves don't accidentally pass over flames on the stove.

Never use the stove or oven to heat your home, as the buildup of carbon monoxide can be poisonous or deadly. Other causes of home fires include barbecue grills placed too close to siding, deck railings and tree branches.

Nighttime fires are often caused by cigarettes not fully extinguished (they can smolder for hours before creating a flame), stray sparks from fireplaces that don't have the screens or glass doors closed for protection, and heating appliances kept too close to furniture, curtains or other combustible materials. Take simple steps to check that cigarettes are out, toys and clothes near heating elements are picked up, and that there is proper ventilation in rooms using fireplaces, wood stoves

or kerosene heaters.

Never smoke in a home with an oxygen tank. Even if the tank is off, oxygen can explode and create a hotter fire that burns faster than usual.



Mike Elliott/Thinkstock

Don't leave burning candles unattended. If you have children, keep matches and lighters out of their reach. Tell children to tell an adult if they find matches or lighters – they should not handle them themselves.

Develop a fire escape plan with your family, choosing a safe meeting place, like a trusted neighbor's porch, and practice your plan.

Most fires can be prevented, and you can be the key to starting a discussion about fire safety that protects your family for years to come.

Information from: FEMA and Ohio Insurance Institute

Inside Insurance

How to replace important personal documents

Sometimes we lose important papers in a disaster, sometimes we lose them when moving, and sometimes we just plain lose them. Don't worry. Here's a list of commonly lost documents and how to get replacements.

Birth and death certificates – visit your county's Vital Statistics Office or go to www.odh.ohio.gov/vs.

Marriage certificates and marriage dissolution (divorce) certificates – contact your local county office. Access your county's website by visiting ohio.gov/government/localities/.

Drivers licenses and vehicle registration – visit any Ohio Bureau of Motor Vehicles with acceptable ID and proof of address.

Passports – complete form DS-64 from

travel.state.gov/passport.

Military records – request Standard Form 180 (SF-180) from any office of the Veterans Administration, American Legion, VFW or Red Cross or download it at archives.gov/veterans/military-service-records.

Mortgage papers – contact your lending institution.

Property deeds – contact the county recorder's office.

Insurance policies – contact the insurance company or our agency.

Social Security cards – go to any Social Security Administration office. Locate the nearest office through <https://secure.ssa.gov/ICON/main.jsp>.

Tax return transcripts – call the nearest

Treasury Department or IRS office to request form 4506. To find your local IRS office, go to irs.gov/uac/contact-your-local-IRS-office-1.

Savings bonds/notes – call (304) 480-7711 to request form PDF 1048 (Claim for lost, stolen or destroyed U.S. savings bonds) or go to treasurydirect.gov/forms/sav1048.pdf.

Credit cards – keep a list of your credit card numbers and contact information in a safe place to expedite the replacement process.

American Express: (800) 528-4800

Discover: (800) 347-2683

MasterCard: (800) 622-7747

Visa: (800) 847-2911

Information from: FEMA's Nov. 5, 2013
"Replacing Your Important Papers"

The information in this newsletter is meant as a guideline only. There is nothing in this newsletter that alters the coverage or interpretation of any specific policy. Because some statements are generalizations, and because different companies' policies contain slight differences, please refer to your specific policy. Call our office before making any judgments or decisions concerning your particular situation and coverage that may, or may not, apply.

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