



Personal Perspective

Insurance Update

volume 37 • issue 2

David G. Sayles Insurance Services

899 LINCOLN AVE.
GLEN ROCK, NJ 07452

PHONE:

(201) 652-0407

(800) 439-0292

FAX:

(201) 652-0721

Does Your Dog Bite?

Remember the classic *Pink Panther* scene where Inspector Clouseau is walking a dog on the streets of Paris?

Man: Does your dog bite?

Clouseau: No.

The man reaches down to pet the dog, which snarls and bites his finger.

Man: I thought you said your dog doesn't bite!

Clouseau: That is not my dog.

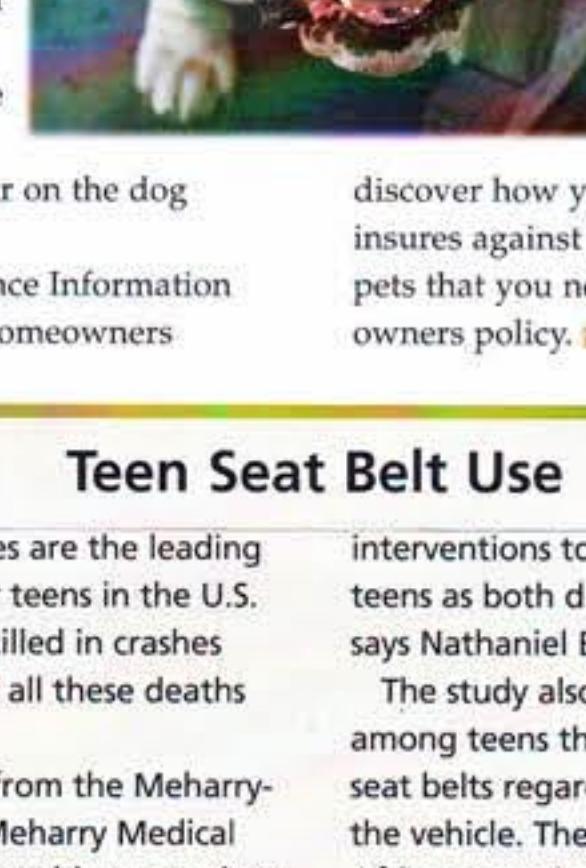
More than 4.7 million people are bitten each year by dogs. Approximately 800,000 of the bites require medical attention. More than half of dog bites occur on the dog owner's property.

According to the Insurance Information Institute, one third of all homeowners

insurance liability claims arise from dog bites. The cost of dog bite claims increased 11.5% from 2006 to 2007.

The extent of the dog owner's liability is determined by state law. If the owner is liable, home insurance typically covers dog bite liability, but individual insurance companies may limit or exclude coverage depending on a dog's behavioral history or breed. Other pets, especially exotic ones, could require special coverage.

Check with our team to discover how your homeowners liability insures against pet bites or to let us know of pets that you need covered by your homeowners policy. ■



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 website: www.mmc.edu. ■

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 (FEMA) 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, 800-621-3362, or visiting www.fema.gov. ■

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

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. ■



many auto policies pay nothing.

Diminished value. The rental agency will assess the renter

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! ■

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Rent a Car — Agree to What?!

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

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Floodwaters Could Affect Your Home

Damaging floodwaters occur in all 50 states and are the most commonly occurring natural disaster in the U.S. Floods damage more homes than any other cause of loss except fire. Over the last 10 years, floods have caused almost \$24.5 billion in losses in the U.S.

Many people think they must live in a flood-prone zone to be seriously at risk. Statistics suggest differently, though. People living in low to moderate risk flood zones file almost 25% of flood claims, and homes in high risk flood zones have a 26% chance of being damaged by a flood during the course of a 30-year mortgage.

Floods are not confined to hurricanes. Torrential rains, breakdowns in levees and other flood-control equipment, winter storms, and melting snow are all common causes of damaging floodwaters. Unfortunately, most standard homeowners policies don't cover flood.

Your agent can help you learn more about flood risk in your area and can advise you on coverage options that protect against losses from flood. Call before the storm season hits! ■

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