

Personal Connections

Side-Impact Safety Seats

The National Highway Traffic Safety Administration (NHTSA) recently drafted new regulations in response to an abundance of data showing the severity of side-impact crashes.

The new regulations, which are to be implemented in vehicles starting with the 2009 model year, are placing emphasis on the importance of side airbags that protect passengers' bodies and heads.

A major concern with side-impact crashes and the use of side airbags is the effect on children. Research indicates that side airbags, like other airbags, are designed to protect adults and that airbag deployment can harm children and small adults.

In response to concerns, a few manufacturers are marketing car seats designed for side-impact crashes. The seats have padded "wings" on both sides designed to absorb the unpredictable motions a side-impact crash can inflict on passengers. Marketed heavily overseas, these seats have not reached major pro-



duction in the U.S., as many car seat manufacturers are choosing to wait until the arrival of the new rules.

Concerned parents who would like more information on side-impact crash protection can visit www.safekids.org.

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Con-"GRAD"-ulations!

Your graduate has made you proud, and you intend to celebrate with family and friends. If your plans include a big party, you might want to obtain special events insurance.

Whether it's the swimming pool or the second floor deck, the rare hamburgers, the provision of alcohol or the warm potato salad, there are risks associated with your special event. You could also be dealing with expensive equipment that isn't yours, such as sound systems, tents, tables and chairs, even lights and cameras.

Since your homeowners policy might not completely cover injuries or property damage that occur during a special event, you should consider purchasing special event coverage. This is a limited time and location policy that mitigates risk associated with an event.

When planning your next, big shindig, determine how your current policy applies and call us to get the insurance your special event needs.

Good Credit, Good Rate



Your credit score affects your auto insurance rates. Auto insurers have drawn successful correlations between credit scores and the likelihood of filing a claim.

The difference between a great score (760 or higher) and a low score (600 or lower) can be hundreds of dollars a year. In addition, it can also be a deciding factor on whether or not a company will extend an offer to provide insurance at all.

Bettering your credit score will help you save money in many significant ways, including with your auto insurance. To improve your credit rating, pay all bills on time, keep credit card balances at a minimum—or better yet, pay them off monthly, and plow about 5% of your income into savings.

If you would like to know how your credit score is currently affecting your premium, please give us a call. •

Home Renovations Reduce Property Damage

Have you been reading about widespread property damage in storm-prone areas?

A new wave of contractors hopes to use new building technology to prevent wind and water damage.

The Partnership for Advancing Housing Technology reports that contractors are using new methods to reconstruct damaged properties to mitigate future losses that ultimately cost all insurance buyers via increased premiums. These methods are becoming widespread and, if used in your home, could result in a premium discount for you. Examples include:

- Baffled-ridge vents which block moisture being driven into the structure by wind from infiltrating attics and ceilings
- Elastomeric coatings which help prevent water damage
- Doors that swing outward, helping reduce wind load and water penetration
- Storm shutters
- Straps that reinforce the first story of the structure to its foundation
- Concrete construction that is cast in place to help prevent wind damage
- Ring-shank nails to help secure sheathing panels.

Next time you upgrade or renovate, look into protecting your home through new technology. •



Renters Insurance Is Affordable

Renting is an attractive option in today's high-priced housing market, especially with mortgage lending tightening. Many renters, however, mistakenly believe they can save a little extra by not purchasing insurance.

According to a 2006 study by the Insurance Research Council, 96% of homeowners have a homeowners insurance policy. In contrast, only 43% of renters have a renters insurance policy. This under-purchased insurance is not overpriced—the average renters policy

costs less than \$17 a month.

Many renters have thousands of dollars invested in electronics, furniture, clothing and other personal property that can be stolen or can be lost or damaged in a fire or other catastrophe. In most cases, property owners provide insurance for the structure only, inserting clauses into leases reminding tenants that they are responsible for insuring personal property.

Don't leave your belongings in peril. Call us to initiate renters insurance today. •