



Connections

Are You Prepared?

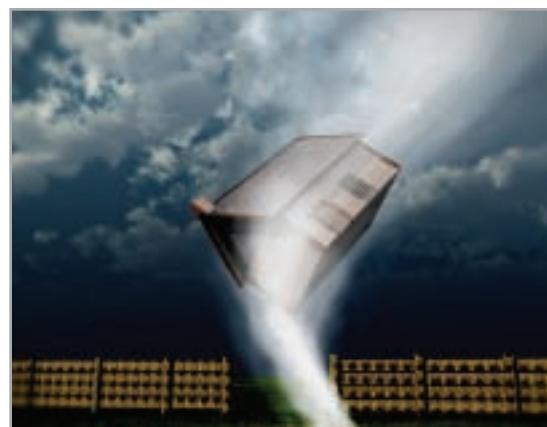
Natural disasters are inevitable. To help prevent a natural disaster from becoming a personal disaster for you and your family, consider the following tips for disaster preparation.

1. Know what your insurance will cover. Adequate limits are imperative, but so is an understanding of what the policy will cover and what it will not. Review your policy and look for specific information on natural disasters that may be more common in your area, such as windstorm, earthquake or flood.

2. Safeguard your records. Make copies of important insurance and financial documents and have them stored in a safe place.

3. Check your funds. If a natural disaster hits your community and causes prolonged power outage or infrastructure problems, it may not be possible for you to access your money. Banks may be closed and ATMs may not work.

4. Consider bills. If phone, Internet or mail service is interrupted by a natural disaster, it may not be possible to make payments. If you know something bad is coming, pay bills early



to buy yourself as much time as possible.

5. Prepare for communication with your insurance providers. Have the names, phone and policy numbers of all insurance products, providers and agents in your wallet, purse or pocket. If a disaster strikes, you will need to contact these people quickly. •

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Reduce Your Auto Accident Risk

One in every four auto crashes involves a distracted driver. Accidents involving distracted drivers are the leading cause of death for 15- to 20-year-old drivers.

The U.S. Department of Transportation and National Highway Traffic Safety Administration developed www.distracteddriving.org—a Web site dedicated to collecting information on what distracts drivers and eventually causes accidents. Leading causes include:

- Talking on the phone
- Eating
- Changing a CD, tuning the radio, or shuffling songs on an MP3 player
- Applying makeup
- Reaching into the back seat.

The list of possible distractions seems endless. However, encouraging drivers to take steps to avoid and eliminate distractions is a proven method of reducing accidents. For more information, visit www.distracteddriving.org. •

The Benefits of Secondary Health Insurance



Millions of American families are eligible for health benefits provided by the employers of both spouses' employers. Many choose to purchase benefits from both, hoping to recoup more expenses between the two policies.

This practice can be pricey and, at times, useless. *The Wall Street Journal* says families who don't consolidate under a single employer-sponsored health plan are often unaware that such policies are designed to prevent redundant coverage. In other words, you often can't get payment for one incident from two insurers. Only in isolated cases is it worth paying the additional premium for a secondary insurer who offers essentially the same benefits as the primary.

In some cases, however, a secondary health insurance policy does provide essential coverage. With the reduction in employee health benefits and the existence of extended family dependents, available employer policy options might not meet your health insurance needs. Also, families with extraordinary circumstances might need special coverage.

Our team of insurance specialists can advise you on options. Give us a call for more information. •

Turn Your Home Upside Down

Determining a coverage limit for the physical structure of your home is not easy. However, there are numerous resources available to help you get as close as possible to an accurate estimate for the cost to replace.

What often proves more difficult for and surprising to homeowners is determining a coverage limit for their homes' contents. Some people just don't realize how much stuff they have!

When determining an amount of insurance for your home's contents, consider turning your home upside down. Mentally "flip" your home over and look at all of the stuff that falls out—clothes, pots and pans, shoes, lamps, furniture, toys, electronics and who knows what else. This is what you will need insurance to cover if it is damaged in a covered event. The collective cost to replace these items may be significantly higher than you think—especially if you forgot they were there to begin with!

Review your homeowners policy and make sure your coverage is adequate to cover a loss to all of your home's contents. If you have any concerns or would like to change your coverage limits, please give us a call. •

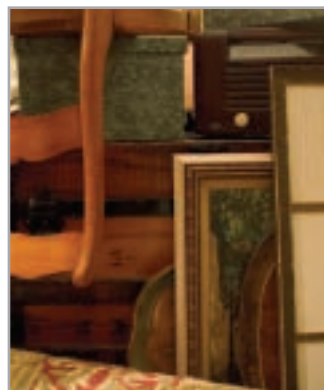


Sentimental vs. Monetary Value

Every home contains items with significant sentimental value. When planning insurance for such items, consider the following:

1. You cannot insure an item's sentimental value. There is no way to value an item's emotional meaning with monetary value.

2. You can insure an item for its monetary value if such a value exists. How do you know if that old dresser is worth



more than the fact that it was owned by your grandfather's grandfather? An appraisal may offer insight into the true monetary value of such an item, thus offering an indication of the level of

insurance that may be necessary.

3. If an item is found to have exceptional value, additional insurance will almost certainly be required. Standard

home-owners insurance policies often exclude or limit coverage for different types of valuable items. Before assuming coverage is included, it is important to review your policy and look for such coverage limitations.

4. Make sure you have proof of the item's monetary value. It may be difficult to keep receipts or serial numbers of certain valuable items. If you suffer a loss, proof of the item's value, usually in the form of an appraisal, will likely be required. •