

Personal Connections

Winter Home Fire Safety

Higher costs of home heating fuels and utilities have caused many Americans to seek other sources for heating their homes. The rising popularity of kerosene heaters, wood stoves and fireplaces has many people heating for less. Unfortunately, such methods are major contributors to residential fires, injury and even death. If you're using one of these sources this winter, follow safety procedures. Here is a suggested list:

Kerosene Heaters

- Inspect exhaust parts for carbon buildup.
- Make sure rooms are properly ventilated.
- Use only the type of fuel recommended by the manufacturer.
- Do not wear loose clothing near the heater.
- Refuel heaters outside of the home.

Wood Stoves and Fireplaces

- Place wood stoves at least three feet from combustible surfaces.
- Inspect and clean chimneys annually and always before the year's first use.
- Do not use flammable liquids to start or accelerate any fire.
- Always keep a screen or barrier closed when using the stove or fireplace to prevent embers from shooting out.
- Never burn charcoal indoors.
- Always extinguish fires completely before going to sleep.



Source: US Fire Administration

Toys in the Attic

More than just an Aerosmith song, toys in the attic — and in every other nook and cranny in the house — is a November/December phenomenon in America. And the toys are not just a truck for Johnny and a dolly for Sue. Americans' toys are made by Garmin and Apple and Rolex, among other big names, and they are worth billions.

Your homeowners insurance will likely cover your purchases if they are stolen or damaged before they are distributed, but if you are giving jewelry or art and that is stolen or damaged, you might encounter problems with your claim, especially if your policy excludes those items from standard coverage. For any high-priced specialty items not covered on your standard home policy, take pictures, keep receipts and store the item and its documentation safely and separately from each other.

Also, call us with information on any high-ticket items that aren't covered by your policy as soon as you buy them so we can assist you with additional coverage if you need it.

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The Liabilities of Owning a Dog



In the U.S. there are an estimated 60 million dogs. While dogs make great companions, nearly two million people are bitten by dogs each year with around 800,000 persons getting professional medical treatment for their wounds. Each of these incidents is a potential lawsuit.

If you have homeowners insurance and you own a pet, the liability portion of your policy provides protection for losses arising from pet ownership. However, many insurance companies will not insure against dog bites for certain breeds that are considered aggressive, such as pit bulls, German shepherds, rottweilers and Doberman pinschers. Check with your insurance agent to find out which breeds your insurer provides coverage for. Your homeowners insurance covers persons who have custody of your pet. However, your policy won't cover businesses that may have custody of your pet, such as kennels, obedience schools, groomers and professional sitters or walking services (they should carry their own coverage).

As a pet owner, you have a responsibility to raise and handle your dogs in a manner that reduces the chance for a loss. Steps to take include becoming knowledgeable about general principles of ownership and care. Take advantage of resources available to you as tips from animal shelters, dog ownership clubs, the AKC, dog trainers, animal behaviorists and many informative Internet sites.

As always, we are available to answer any questions regarding dog ownership.

Are Your Child Passengers Safe?

Infants - Should be in well-constructed and padded infant carrier that should be located in a rear seat. Infant seats should be made to face the rear of the seat. Infants must be protected from the chance of being thrown forward into hard surfaces.

Toddlers - Should be in well-constructed, padded child carriers that, while facing forward, should only be placed in the rear passenger seats.

Pre-schoolers - May move from child carriers to well-constructed and padded booster seats. The purpose of the boosters is to make sure that the seat belts fit properly. As with child carriers, these restraints should be installed in rear passenger seats.

Older children - Around age 12, it should be safe to allow children to ride in a car's front seat. HOWEVER, the age guideline assumes that a child has become tall and heavy enough to be properly secured by regular restraints. Be careful that shoulder straps either fit these children properly or are properly tied-down so they don't represent a hazard. Also, be realistic. Age is a secondary consideration to body size. If a child's small build results in a poor fit for regular seat belts and shoulder straps, continue placing the child the rear with a secure seat belt.



Your Insurer's Obligations to Defend You

Most personal and commercial insurance policies include liability insurance. Liability insurance is designed to protect you against your legal obligations to pay others if you have caused them personal injury, or damaged their property. In addition, insurance policies promise to defend you against claims or lawsuits filed against you. What exactly does that mean?

Defense coverages generally include:

- attorney fees (including cost of legal staff and expenses)
- court costs of the applicable jurisdiction
- costs of filing necessary legal papers
- costs of expert witnesses
- costs associated with investigation

Defense Coverage can be offered in two ways. It can be provided as part of the insurance policy's liability limit or as a separate coverage. If your defense coverage is included in the liability limit, it might not cover all the costs. If the coverage is separate, it will cover a higher amount.

If you're not sure how your policy handles the cost of your legal defense, give us a call to make sure you have the coverage you need.