

Disability Insurance Goes a Long Way

In today's economy, employers everywhere are tightening budgets and, often, cutting employee benefits. With one of every three American workers needing disability insurance at some time, that coverage is something you shouldn't be without. So, if your employer decides not to offer it, or you think its coverage is inadequate, consider purchasing your own long-term disability policy.

Here are some benefits:

- If your premiums are paid with after-tax money, the benefits you receive, should you become disabled, will be tax-free.
- If you have a desire to leave your current job and pursue another, or you'd like to start

your own business, your policy (and the benefits associated) will not be tied to it. If you become self-employed, an affordable disability policy may be hard to find.



- If you are a specialist earning high pay, you may want disability insurance that locks in your current income level. This is a more expensive type of coverage than an "any occupation" coverage policy which requires you to take lower-paying jobs in your field, if available, with no insurance payments to make up for the discrepancy.

We're available to help you choose the right policy for your needs and risk level. Call us. v

Take Inventory Before It's Too Late

Taking inventory is an important part of protecting your personal property. Insurers recommend that homeowners make a full account of their possessions every year. Here are some tips:

- Start with one room; write down everything you see and how much you paid for it, if you remember.
- Note models and serial numbers of electronics.
- Include receipts with inventory, especially for unique items.
- Videotape all of your belongings, or cre-

ate a computer spreadsheet program to document everything.

- Keep copies of the inventory in multiple locations. For example, you may keep one at home and one at work or in a safety deposit box.

If you are strapped for time, hire a professional inventory specialist. The average cost of a 3,000 square foot home is around \$400.

If you realize that some items are worth too much to protect under your basic coverage, call us. We'd be glad to review your policy and your inventory to make sure you have adequate limits. v

Keep Your Car's Electronic Devices Safe

The theft of electronic automobile devices is on the rise in many U.S. communities. In fact, consumer items such as MP3 players (e.g., Apple iPods) and global positioning system (GPS) devices constitute more than a quarter of all larcenies, according to the FBI.

The International Risk Management Institute offers these tips to help you avoid having electronic equipment swiped from your vehicle:

- Never leave your vehicle running or with the keys in the ignition. Also, never leave it unlocked.
- Consider purchasing an audible alarm that releases loud warning sounds if the doors, hood or trunk are opened by a thief or if glass is broken. Although critics argue that these devices are limited in their

effectiveness, thieves still do not like attention drawn to their dishonest activities.



- Never leave valuables such as GPS devices or MP3 players visible from the outside of the car. If possible, these devices should be taken

with you when you leave the car. For larger portable items, hide them under the seat so that they are not visible.

- Consider installing laminated glass on your next vehicle. It is now offered as an option on many vehicles for its anti-theft features, as it takes as much as five times as long to break through laminated glass as it does ordinary glass.
- When using valet parking or taking your car in for repairs, leave only the ignition key with the attendant. Discreetly place any valuable portable electronic equipment in your trunk if you cannot carry it with you.

For more information about protecting your property, call us today. [v](#)

Fire Alarms Can Save Lives, Home

The synthetic fabrics found in today's clothing and furnishings can burn faster than older, natural fibers, making it essential to have appropriate fire alarms in your home.

Nylon and polyester, for example, tend to smolder for long periods of time before burning—yet, once the burning begins, these materials burn much faster than such natural materials as wood or cotton. The synthetic materials give off a greater amount of energy, which dramatically shortens the time from the first flames of the blaze to the combustion of the entire room. According

to Tom Chapin, head of Underwriters Laboratories' fire protection division, what took 12 to 14 minutes for a fire to



accomplish 30 years ago now takes only two to four minutes.

While it's not possible to know every material that exists in your

home, it is possible to know what type of alarm is active in your home, and how it will react to different types of smoke and

fire. Most homes are equipped with one of two main types of smoke alarms: (1) an ionization alarm, which detects smoke with the help of radioactive material, or (2) a photoelectric alarm, which detects changes in light patterns. However, the recent safety trend is for homes to secure both types of alarms.

For more information, visit the Web site of Underwriters Laboratories at ul.com. [v](#)

Bikers Need More Than a Helmet

Thinking of getting a bike to beat fuel costs, make your kid happy or tame that mid-life crisis? Motorcycles—the kind you ride on the road to work and the kind you take out on the weekend to get down and dirty—need special attention when it comes to insurance. Liability insurance is first on the list, most likely, but medical insurance is also a real need.

Current legislation may allow health care plans to “potentially” deny coverage for injuries sustained from motorcycling, and many motorcycle policies don't have extensive medical coverage (or they charge high premiums for it). Comprehensive and collision are needed, too, and sport bikes might be considered high risk vehicles.



Of course, everything depends on driver variables, such as age, sex, location and motorcycle type and value. Your insurance agent can advise you on the coverage best for you—and the costs. Call before you buy to make sure you're protecting yourself top down. v

Insure That

Collection Today

At first it was a hobby, but now it has developed into a passion, or maybe even an obsession. Endless hours and many dollars have been devoted to assembling and maintaining your collection—of dolls, trains, stamps, sports memorabilia, whatever it may be. But what if tomorrow a fire wiped out your whole collection? Do you have insurance in place to protect such items?

Consider purchasing a specialty policy that recognizes the value of your collections and protects it in case of a loss. Get an appraisal of your collection, and then call us. We'd be glad to help ensure you have adequate coverage limits. v

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Why Add Uninsured Motorist Coverage?

Consumers need to be reminded of the importance of obtaining uninsured motorist coverage with sufficient limits, or so says a recent study by the Insurance Research Council (IRC). The study offers some startling statistics:

- The estimated percentage of uninsured motorists in the U.S. increased from 12.7% in 1999 to 14.6% in 2004.
- If you are injured in an auto accident and are not at fault, the chance of the at-fault driver being uninsured is almost one in seven.
- There are three states—Mississippi, Alabama and California—where 25% or more of drivers are estimated to be uninsured.

If you are involved in an accident with an uninsured driver, you won't want to wade through the complexities associated with the other driver's lack of insurance. One way for you to avoid this situation is to purchase sufficient limits of uninsured motorist coverage on your own personal auto policy. Call us today for more information. v