

Hiring a Contractor for Home Repairs?

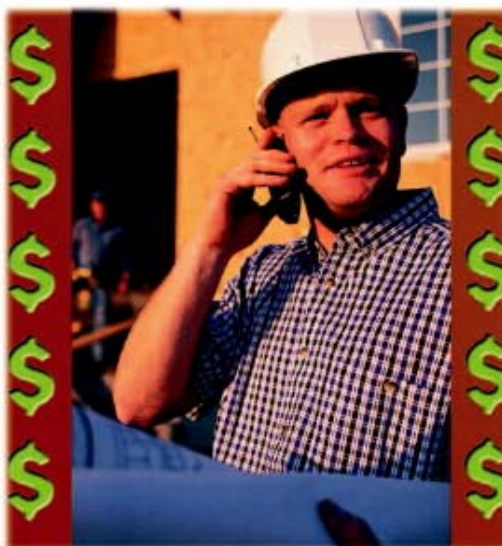
With so many of our customers making home improvements these days, we think it's important to keep in mind a few things about contractors. Sure, we know the good ones are often hard to find, but you need to protect yourself.

Here are some tips before you start.

- See if your contractor has a license. To see if it's required by your state, visit www.contractors-license.org.

- Get your deal in writing, including labor, timeline, warranty, site cleanup and trash disposal, and mediation and arbitration clauses in the event of a dispute. Sample documents are available at www.aia.org.

- Check the Better Business Bureau (www.bbb.org) for any complaints filed against the contractor.



- Be sure your contractor has liability insurance and workers compensation insurance. You don't want to be on the hook for property damage or personal injury claims while work is underway.

- Also ask if subcontractors are insured—sometimes contractors will hire an electrician, for instance, to work on your site.

And give us a call before you begin work. We'd be glad to walk you through your options. v

Remote Videos to Speed Care for Crash Victims

Traffic surveillance cameras set up along two of Syracuse, New York's busiest highways may help doctors save lives.

The cameras will provide emergency room doctors at Upstate Hospital with real-time views of crash scenes and firsthand information they hope will help them treat accident victims better and more quickly.

The road surveillance will be provided by more than 24 closed-circuit video cameras covering 32 miles of two

main traffic corridors. Each camera has a line-of-sight of up to three or four miles.

An antenna brings the real-time images into a workstation near the emergency room where doctors can view a crash scene and rescue efforts on a computer monitor. By viewing a scene, doctors can get a better idea of the nature and severity of injuries, giving them a head start to gather the necessary specialists, equipment and medicines to treat the victims. v

Portable Garages

Garages are built for cars, but we seem to find more things to stuff into them—lawn furniture, yard tools, extra refrigerators, and so on.

With space so tight, it's no wonder that more companies are manufacturing portable, or "instant," garages designed to provide additional storage for car owners.

These tents over steel frames typically are set up on driveways or lawns. Besides housing the family car, they're also great for boats, trailers and collectible vehicles.

Like sheds and other outside structures, these tents are typically covered by your home insurance. But if you have any questions, our service team stands ready to answer them. v

Don't Disregard Deductibles

The word "deductible" may not be a word you're used to having long conversations about, but we want our customers to understand the value this concept has for your insurance coverage.

Basically, a deductible is the portion of any claim or damage you agree to pay. Your premium will be lower if you choose a \$1,000 deductible on your home insurance vs. a \$200 deductible. You could save 20% to 25%.

Some of our customers take higher deductibles to save premium cost and avoid having to file small claims. Some even take that savings and apply it toward a

larger liability coverage limit.

They figure that, if someone steals their \$1,000 TV set, they'll replace it themselves, but if there were a true disaster (someone is hurt in the backyard pool), they would need

higher limits of protection.

Also, you may receive letters from mortgage companies or others about a certain required deductible on your

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home insurance. Don't make any decisions or sign anything until you've checked with our service team. We'll be glad to answer any questions you have—just give us a call. The choice about deductibles is always yours! v

New Focus on Car Safety

Automobile manufacturers, with a little prodding from insurance organizations and the federal government, have made excellent strides in improving car safety in the last 25 years, adding such critical safety devices as frontal and side-impact air bags.

Now car makers are focusing on a new frontier: the rear-end crash. The coming changes in seat and head-restraint designs will prevent whiplash injuries to the neck and head when the vehicle is struck from behind. For years, some foreign-car makers have designed seats to minimize

whiplash; now U.S. makers are looking at making more changes. The Insurance Institute for Highway Safety (IIHS) has



begun awarding a "Top Safety Pick" designation to vehicles based on combined scores in head-on and side-impact tests

and a new whiplash test.

Federal regulators also are pushing for stability-control technology to prevent rollovers.

While SUVs have become safer with the technology, there could be new standards for all vehicles. Rollovers kill more than 10,000 U.S. motorists each year, and the IIHS says 7,000 of them could be saved if rollover technology were in all vehicles.

If it's been a few years since you reviewed your family's car insurance policy, give us a call. Our service team will be glad to talk with you on the phone or in person. v

Fire Extinguisher Tips

Quick: Think of where you keep the household fire extinguisher. (We do hope you have one in the house in the first place!) Do you know where it is? And is the entire family aware?

Here are some things to remember about this important safety unit:

- Most homes are best protected by a multi-purpose fire extinguisher (covering ABC or BC classes of fire).
- Install extinguishers in the kitchen, garage, workshop or wherever you have flammables.
- Keep them near exits—but away from heat sources.
- Make sure they're easy for adults to see and reach, but out of the reach of children.
- Extinguishers don't last forever—read the manufacturer's instructions on maintenance. Note, too, that most home extinguishers can be used only once.

Make sure your family members



know the first step is to call the fire department. If you are using the extinguisher, know when to make a safe escape. If the room is full of smoke, if the fire continues to burn after the extinguisher stops working, or if you're feeling overwhelmed, get out of the house immediately. Let the fire department do its job.

One final tip: Be sure to practice a home fire-escape drill. All family members should have at least two options for evacuating rooms. v

Home Repairs Done?

So you've made some home improvements or repairs. Did you realize that your snazzy new digs might have an impact on the property insurance coverage you need?

Nearly six in 10 homes in the U.S. are underinsured by an average of 22%, according to Marshall & Swift/Boeckh. The main reason: Home policies don't keep up with rising construction costs and major home improvements.

Regardless of home improvements, if it's been a while since we reviewed your family's coverage, give us a call. We can offer some recommendations about your choices in policy updating. v

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Be on the Lookout for Arson

More than 100,000 reported fires a year in the U.S. are started by kids, causing numerous deaths and injuries. In fact, one-third of all people arrested for arson are under the age of 15, and more than 55% of all arsonists are 18 and under. No other crime tracked by the FBI has such a high rate of juvenile involvement.

And there are more worrisome figures: Burn-related accidents and fires are noted as a leading cause of accidental death in children 14 and under. Often the victims of fire setting are the fire setters themselves.

Help protect your community by watching out for kids playing with matches or flammable materials. v