

79 Bridgeport Avenue
Shelton, CT 06484

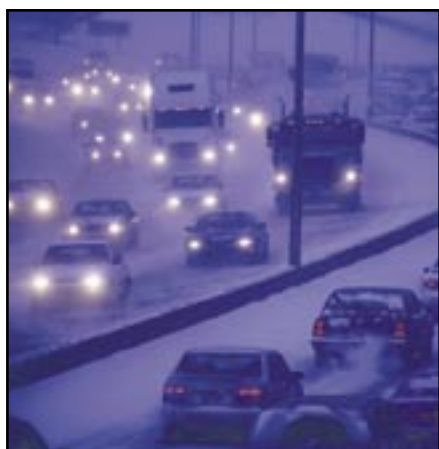
Phone: 203-924-4811 • Fax: 203-924-4710
Website: www.dimatteoinsurance.com

Personal Touch

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Steer clear of night driving dangers

According to the National Safety Council (NSC, 2009), traffic-related death rates are three times higher at night than during the day. As darkness falls early in winter, it's important to be aware of the unique concerns surrounding driving at night.



The NSC points out that many drivers fail to recognize the unique dangers associated with night driving. Without the benefit of daylight, peripheral vision, depth perception, and color recognition are compromised. Older drivers, in particular,

struggle to see at night. In fact, a 50-year-old driver may need twice as much light to see as well as a 30-year-old driver. Fatigue, which can dull concentration and slow reaction time, also contributes to the danger of night driving. In addition, alcohol consumption, which contributes to about half of all motor vehicle-related deaths, is far more common at night, especially on weekend nights.

But, with a little education and awareness of the unique dangers of driving after dark, you can prepare properly, be extra vigilant, drive defensively, and allow extra time to arrive at your destination. Consider the following tips from the NSC and the Insurance Information Network:

- Before getting behind the wheel, perform a simple safety check. Turn on the lights and walk around your vehicle to ensure that all lights are working properly. Check your blinkers for proper operation. Look for any fluid leaks or debris hanging from your vehicle. Check that the tires are properly inflated.
- Always drive with your headlights on. A car is visible for nearly four times the distance with its headlights on—even during the day.
- Always carry flares or reflectors in case of a breakdown. Keep them in an easily accessible location. If you have car trouble, pull as far off the road as possible. Immediately, warn approaching traffic by setting up reflectors near your vehicle, as well as 300 feet behind it. Turn on flashers and the inside dome light. Stay off the roadway.
- Make sure your headlights are properly aimed. Check your car's service manual or with a professional for the proper procedure.
- Keep your headlights and windshield clean. You want to be able to see and be seen.
- Don't look directly at oncoming headlights. Instead, focus on the



Operating a business from home: what's covered?

The typical risks associated with a home-based business may seem less significant to a larger company, but they can have an extreme impact on the finances of a home-based business owner. Consider what might happen to your company if your computer were stolen while you were away for the weekend. Or, what if important files were destroyed when water flooded your basement during a heavy downpour, or a courier fell in your driveway while delivering a package? At the very least, these incidents may cause some financial strain, or worse, they could drive you out of business—unless, of course, you have adequate insurance coverage.

Many home-based business owners tend to overlook additional coverage because they believe their **homeowners** or **renters policies** will cover them in the event of a disaster or liability claim. In most cases, without the necessary coverage, owners might be in for a surprise. Homeowners policies provide limited coverage (typically around \$2,500) for business equipment, which may be inadequate for high-end personal computers and printers. In addition, if someone is injured on your property during business hours, you may lack

liability coverage. Also, income losses due to business interruption are not covered under a homeowners policy.

To adequately protect a home-based business, an owner has three choices: 1) obtain **endorsements**, or added coverage, to an existing homeowners or renters policy; 2) buy a policy that specializes in business conducted from home; or 3) buy a policy specifically designed for small businesses. A consultation with your insurance professional can help you assess what option is best for *your* particular situation.

Enhancing Your Homeowners Policy

Depending on the *type* of business you run, you may be able to increase your homeowners policy limits for business equipment and general liability for a small, additional premium. Bear in mind, however, that most homeowners policies exclude flood and earthquake coverage, so if you are at risk, you may need a separate policy.

An In-Home Business Policy

In-home business policies, on the other hand, provide more comprehensive coverage. For instance, you can choose

higher limits for business property, as well as **business interruption coverage** that will provide for lost income and ongoing expenses if you are unable to operate your business because of damage to your home. This is in addition to several other business-related options that are typically unavailable through a homeowners policy.

A Business Owner's Policy

Lastly, for owners with more involved operations, including manufacturing, off-site business, and commercial vehicles, a **business owner's policy (BOP)** may be a better fit. The BOP is a comprehensive package designed for most small businesses.

Regardless of the size and scope of your home-based business, you need insurance coverage that provides adequate protection for all your business needs. Therefore, it's always a good idea to discuss details with your insurance professional. One of our qualified insurance professionals can help you assess your situation and make an informed decision about coverage for your home-based business.

Steer clear of night driving dangers

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edges of oncoming traffic and bright objects. Staring directly into headlights can blind you for up to five seconds until your eyes adjust.

- If it starts to snow or rain, slow down. The standard “driving instructor rule of thumb” is slow

down by a third in the rain, and by at least half in the snow. If ice may be present, slow down even more.

- Eye exams are recommended once every three years for drivers younger than 40; once every two years for drivers between 41 to 60; and once a

year for drivers older than 60. If you have perfect vision but have trouble seeing at night, simple glasses with anti-reflective lenses could help.

So, buckle up, drive safely, and steer clear of night driving dangers.

Your personal checklist

Just as your health needs an annual checkup, so does your insurance program. Although you may be unaware of it, your financial profile has probably changed over the past year. Therefore, you may need to adjust your insurance coverage. Please take the time to complete this checklist and mail it back to us in the enclosed envelope. Or, if you prefer to discuss your insurance needs in person, please call to schedule an appointment.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Check yes or no. If yes, on a separate piece of paper, please provide a brief description or explanation.

- Yes No 1. Do you have collectibles such as antiques, fine art, stamps, coins, or baseball cards?
- Yes No 2. Do you own valuable jewelry or furs?
- Yes No 3. Do you own costly sporting equipment or firearms?
- Yes No 4. Do you have expensive cameras or other photography equipment?
- Yes No 5. Do you have any alarms installed in your home? If so, what types and are they monitored?
- Yes No 6. Do you keep more than \$200 cash in your home?
- Yes No 7. Are your personal belongings insured for their full replacement value?
- Yes No 8. Do you have children away at college?
- Yes No 8a. If so, are their possessions insured?
- Yes No 9. Do you own tools, equipment, or instruments used in your trade or profession?
- Yes No 10. Do you operate an office or studio in your home?
- Yes No 11. Do clients come into your home to make purchases/conduct business?
- Yes No 12. Are you concerned with water backup through sewers or drains?
- Yes No 13. Do you or your resident children babysit for a fee?
- Yes No 14. Do you have a dog, cat, or other animal?
- Yes No 15. Have you recently remodeled or redecorated your home?
- Yes No 15a. Do you have plans to do so?
- Yes No 16. If you lost your home, would your insurance cover your home's full replacement value?
- Yes No 17. Are you interested in flood insurance for your home and personal property?
- Yes No 18. Are you interested in earthquake coverage?
- Yes No 19. Do you use a wood, coal, or pellet-burning stove?
- Yes No 20. Do you have a swimming pool?
- Yes No 21. Do you own rental or investment property?
- Yes No 22. Do you own a vacation residence (e.g., condo, cabin, or trailer)?
- Yes No 23. If you rent, do you carry renters insurance?
- Yes No 24. If you own a condo, do you have condo insurance?

- Yes No 25. Do you plan to purchase a new vehicle this year?
- Yes No 25a. If so, would you like us to provide you with an insurance estimate on the vehicle(s) you are considering?
Write year, make, model, and type of vehicle(s): _____
- Yes No 26. Does our agency insure all your vehicles?
- Yes No 27. Does your automobile policy list the names of all drivers living in your household?
- Yes No 28. Do you routinely drive vehicles you do not own?
- Yes No 29. Do you have non-factory installed equipment (like stereos, DVD players, navigation systems, etc.) in your car?
- Yes No 29a. If so, would you like a quote on insuring those items?
- Yes No 30. Do you own a vehicle with custom furnishings or equipment (e.g., a conversion van)?
- Yes No 31. If your vehicle were damaged in an accident, would you need your current automobile policy to reimburse you for a rental car while yours is being repaired?
- Yes No 32. Do you own any of the following recreational vehicles?
- Boat Camper All-Terrain Vehicle Motor Home Golf Cart
 Snowmobile Motorcycle Moped Other _____
- Yes No 33. Do you carry at least a \$1,000,000 umbrella liability policy?
- Yes No 34. Do you own a business?
- Yes No 34a. If so, do we currently insure it?
- Yes No 35. Do you plan to start a business?
- Yes No 36. Would you like a no-obligation review of your life insurance needs for your business (e.g., key person life insurance)?
- Yes No 37. Do you have professional liability or malpractice coverage?
- Yes No 38. Do you and your family have health insurance coverage?
- Yes No 39. Do you have disability income insurance?
- Yes No 39a. Do other family members need such coverage?
- Yes No 40. Do you have life insurance that would pay your mortgage in the event of your death?
- Yes No 41. Would you like a no-obligation review of your personal life insurance needs?
- Yes No 42. Do you have long-term care coverage to protect your savings from expensive nursing home costs?
- Yes No 43. Do you know anyone else who might benefit from a no-obligation insurance review from our agency?
Please list: _____

Please sign and date this form and return it to us in the enclosed envelope.

Signature _____ Date _____

Would you like us to be able to communicate with you by email?

If so, please provide your email address: _____

Please call or stop by if you have any questions or concerns. We are happy to serve your needs. We appreciate your time and valuable input. Thank you!