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Personal Touch

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Safely insured against summer storms

Homeowners who live in areas affected by severe storms know that the resulting damage can be devastating. Reviewing the current insurance coverage on your home and valuables can help you have the proper coverage in place long before a storm hits. Protecting your property is of utmost concern, especially since the cost of replacing items or repairing damage can be extremely high. For financial security, many homeowners rely on their **homeowners policies** to insure their property against such losses.

A Look at Homeowners Insurance

Although homeowners insurance does generally cover wind damage, including that which arises from hurricanes, this is not the case in some coastal locations where **wind damage insurance** must be purchased *separately*. In addition, separate policies must be purchased for flooding, which is not covered by the average homeowners policy. The National Flood Insurance

Program (NFIP) offers flood insurance, which is especially important for those who live in coastal or storm-prone areas.



The limitations of a homeowners policy relating to storm damage and flood insurance must be understood long before insurance protection becomes an immediate need. For example, if storm winds tear a hole in the side of your house and water damage from rain ensues, then your homeowners policy would cover

the losses because the damage occurred as a result of wind. However, if a storm causes nearby bodies of water to rise and flooding waters damage your home as a result, your homeowners policy will not provide coverage.

The **deductibles** of homeowners policies have changed in some cases over the past several years because insurance companies have lost significant sums of money paying for billions of dollars of destruction caused by hurricanes. Many companies are now requiring a **percentage deductible** rather than a **set deductible** amount of, say, \$500. These percentages may range from 1% to 5% of the home's insured value.

Safety Tips

Apart from obtaining insurance coverage, there are several steps you can take to prevent or help minimize damage to your property and yourself during a severe storm, which include the following:

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Did You Know?

European Travel

The results of an annual survey by TripAdvisor, a worldwide online travel community, revealed that the number of travelers to Europe in 2008 is expected to be near equal to last year, with 65% of all respondents and 50% of American respondents intending to visit a European country this year. September appears to be the busiest month for travel in Europe, with 20% of respondents intending to visit at that time.

Concern for Poisoning

Despite the fact that accidental poisoning is the second leading cause of home injury death in the United States, only 1% of adults rank poisoning as a top home safety concern, according to a 2008 survey by the nonprofit Home Safety Council. Results also show that only 18% of respondents have installed safety locks on cabinets or have posted Poison Control help numbers near phones, as recommended by the Home Safety Council.

Job Search Homework

According to a 2008 survey sponsored by Accountemps, preparing for a job interview by researching a prospective employer is more common today than a decade ago. Results revealed 79% of company executives said job candidates display some knowledge of their company or industry during an interview, up from 59% in 1997. However, only 44% said it is common for applicants to show research of the job in their cover letter, up slightly from 37% a decade ago.

Cleaning up after a disaster

Once the shock of a disaster wanes, it's time to regroup and pick up the pieces. When cleaning up after a fire, storm, or flood, the homeowner has to decide what can be salvaged and what must be thrown away.

In worst case scenarios, such as in the Gulf Coast region devastated by Hurricane Katrina, standing water, sludge, and sewage can destroy entire homes. But for many homeowners, even a flooded basement, leaky roof, or small fire can cause extensive property damage. Time is of the essence in these situations, and the most success comes when you are able to respond to damage within 48 hours. In order to minimize loss and properly clean up in the event of a disaster, consider the following areas of concern.

1. Your Home's Structural Integrity. Keeping your house well maintained can help ensure it is structurally sound, possibly enhancing its capacity to withstand a destructive storm or flood. Should a disaster strike, it is important to have a professional inspect the foundation for any shifts, cracks, or weakness. In the event of serious flooding or a fire, the wooden frame should be dried out and decontaminated to eliminate any mold.

2. Appliances, Heating Systems, and Water Heaters. Have a service professional inspect the functionality of your appliances. While washers and dryers, refrigerators, and dishwashers may still work, water damage may reduce their efficiency or lifespan. Furnaces and water heaters often need to be replaced because repair and cleaning is often difficult and costly.

3. Interior Restoration. Professional restoration services may be able to speed dry a house that experiences water damage and minimize



the homeowner's loss. Hardwood floors allowed to dry may be restored, but carpeting will likely need to be replaced, especially when damaged by toxic or dirty water. Similarly, wood furniture may be refinished, while upholstered furniture

will likely need to be discarded. Clothing and bedding that can withstand a heavy duty cleaning can be salvaged, but avoid trying to save anything made of porous materials than came in contact with contaminated water.

4. Document Preservation. Important insurance, tax, and financial documents, books, photos, and artwork should always be stored in a dry place that does not experience severe temperature shifts from extreme heat to extreme cold, such as an attic. Paper and other organic materials are particularly vulnerable to mold and should be air dried within 48 hours.

Bear in mind that once water is gone, mold becomes a dangerous, lingering contaminant. Eliminating moisture and getting things to dry out is often the homeowners greatest challenge.

To minimize your financial loss, make sure your homeowners insurance is appropriate. Because homeowners insurance does not cover flood damage, be sure to ask your insurance agent about purchasing flood insurance if you are at risk. For more information, please give us a call.

For Your Information

Resources for Military Spouses

The Military Spouse Resource Center was developed by the Department of Defense (DOD) and the Department of Labor (DOL) to assist the spouses of U.S. total force military personnel. Its mission is to provide easy access to information, resources, and opportunities related to education, training, and employment for military spouses. Visit www.milspouse.org for more information about their services.

Stay on Guard

The Federal Trade Commission (FTC) recognizes the importance of protecting personal information while using the Internet. The FTC website OnGuardOnline.gov provides practical tips from the Federal government and the technology industry to help you recognize Internet fraud, secure your computer, and safeguard your personal information. Learn about identity theft, spyware, spam, Internet auctions, file sharing, and other online concerns at www.onguardonline.gov.

Learn about Toxins

The Tox Town website is an interactive guide designed to help the concerned public learn about the connections between chemicals, the environment, and public health. Sponsored by the United States National Library of Medicine, a division of the National Institutes of Health, the site allows users to explore common community types, such as ports, towns, cities, and farms, and identify common environmental hazards. For more information, visit <http://toxtown.nlm.nih.gov>.

Safety tips for older drivers

Cars and travel are American classics, and nobody wants to relinquish mobility, regardless of age. Older drivers may have decades of safe driving experience behind them, but the aging process may bring about a gradual decline in vision, hearing, and/or the ability to react quickly to abrupt changes in driving conditions. To maintain independence as traffic becomes heavier, speedier, and more congested, it may be helpful for seniors to take a refresher course in driving safety procedures. If you are an older driver, here are some impairments that may affect your driving, as well as tips to help you remain safe:

Deteriorating Vision. Difficulty reading street signs or seeing lane markings, other vehicles, and pedestrians are all signs of vision problems. Night blindness and bright lights can also be problematic. If these situations give you trouble, try the following:

- Those age 60 and up should visit the optometrist once a year to test for glaucoma, cataracts, and other vision changes or impairments. Make sure your prescription glasses are up-to-date. Avoid wearing old prescription glasses or glasses with sidepieces that block peripheral vision, especially when driving.
- If you are sensitive to light, ask your optometrist if there are treatments available. Avoid driving during darker hours, never wear sunglasses at night, and choose clear glass over tinted windows in your vehicle.
- Increase brightness on the dash panels, and make sure your windshield, headlights, and mirrors are clean.
- Your posture should allow you to see at least ten feet ahead of your car. Use cushions to elevate yourself if necessary.

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- Map an escape route long before it is needed, and arrange a specified meeting place with family members.
 - Store extra supplies of bottled water, canned food, medications, flashlights, and batteries.
 - Photograph or videotape the belongings inside your house for your records. Keep a copy of the pictures or videos in a safe-deposit box—preferably at a location outside your home.
 - Reinforce windows with diagonal tape, storm shutters, or boards before a storm occurs.
 - Make sure all outside property, such as lawn furniture, grills, etc., is firmly secured.
 - Store boats in the safest place possible and make sure that mooring lines are tight and secure.
- Storms are one of nature's most powerful forces, but you are not powerless against them. Give us a call. We will help you obtain the insurance coverage necessary to protect your home and valuables. Storms may be unpredictable and severe, but if you take the necessary steps, you can be prepared.

Safety tips for older drivers

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Physical Impairments. If you have trouble maneuvering the foot pedals, are prone to falls, have joint pain, and/or are physically inactive, you may have problems making the body motions necessary for driving. For help with these and other physical limitations, consider the following:

- See your doctor about an exercise program that is right for you. A daily walk could be of great benefit.
- Drive automatic cars to reduce the need for excessive pedal manipulation. Occupational therapists and certified driving rehabilitation specialists can often prescribe special pedals and other devices designed for greater mobility.
- If you have hearing loss, make sure that noise inside your car is kept to a minimum. Watch for emergency vehicles, since you may not hear the sirens. Be aware that some people who wear hearing aids find that wind from open windows affects the aids' performance.
- Avoid injury in the event of an accident by keeping at least ten inches

between yourself and airbag panels. Additionally, always wear your seatbelt.

Slower Reflexes or Processing Skills. If you find traffic situations confusing, feel a lack of confidence, take medications that make you drowsy, or experience dizziness, then the following may be helpful:



- Drive only in familiar territory during the day in non-rush hour traffic.
- Leave a four second space between your car and the one in front of you. Test this distance with the following

technique: When you are approaching a road sign, count from the time the car ahead of you reaches the sign until the time you do.

- Look left and right at all intersections, not just straight ahead. As you are driving, repeatedly scan the road so that you will be prepared for what lies ahead.

Talk with your doctor if you have been experiencing difficulty when driving. Certain medications can cause side effects that interfere with your driving; your doctor may be able to ease these by adjusting or changing your medicines. In addition, refresh your driving skills through a mature driving program. The AARP offers Driver Safety Programs designed to help “older motorists improve driving skills, prevent car crashes, and avoid traffic violations.” To find a class near you, visit www.aarp.org or call 1-888-AARP-NOW (1-888-227-7669). Maintain your independence and mobility for as long as possible, but make the safety of other drivers, passengers, and yourself a top priority.

Have you driven a rental car lately?

Do your travel plans often include car rentals? If your answer is yes, chances are you'll have to decide whether or not you will need to purchase additional insurance coverage once you get to the rental counter. How do you make sure the additional purchase is really necessary?

One good way to find out is to review your *current* coverage. For instance, you are probably aware that some credit card companies offer **rental car insurance** as a membership benefit. In addition, your personal auto insurance policy may extend coverage to the rental car if you're traveling for

pleasure and not for business. Regardless of whether you purchase coverage from the rental car company or it is carried over by your own insurance carrier, making sure you are adequately covered may help protect you and your family in the event of an unfortunate accident. Be sure to contact us before you rent a car to review your personal circumstances.