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## Personal Touch

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### Handling an auto accident after it occurs

Even the best drivers may find themselves involved in an auto accident at some point. If you find yourself in this situation, it's important to know what to do. An accident can leave you feeling shaken, or you may be faced with serious injuries or property damage. Even if the incident is only a minor fender-bender, it could very well set your nerves on edge.

Though some accidents are difficult—if not impossible—to prevent, you can prepare yourself to deal with the aftermath. First, be sure to carry adequate **auto insurance**. If something goes wrong, at least you'll know you'll be protected financially.

Next, learn what to do at an accident scene. Knowing how to handle the situation can help you regain a sense of control and soothe your frayed nerves. Here are some specific steps to take immediately after a motor vehicle collision:

**1. Stay calm.** Once an accident has occurred, it's important to keep your composure. Don't accuse the other driver or accept blame. Leave it to the police and your insurer to determine who was at fault. Focus your attention on dealing with the situation at hand.

**2. Assess injuries and call for help.** Even before you call the police, check to see if anyone at the scene is injured. If so, try to assess the severity of the injuries and seek medical attention immediately.

**3. Leave the scene "as is."** It's best to leave an accident scene untouched until the police arrive. However, if your vehicle is obstructing traffic, you may need to move it to prevent further damage.

**4. Obtain information about the other driver(s).** Take down the name, address, telephone number, license number, insurer, and insurance policy number of every driver

involved in the incident. Also, note each vehicle's year, make, model, and license plate or registration number. Ask to see each driver's license and registration. These two



documents provide most of the information you'll need. If the other driver does not own the vehicle, request information on the owner. Keep a checklist of this information in your glove compartment to help remind you what to ask.

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# Did You Know?

## Identity theft: protection and prevention

Identity theft—using another person’s personal information to commit unlawful activity—has become a crime epidemic in recent years. The Federal Trade Commission (FTC, 2007) reported that their complaint database, Consumer Sentinel, received over 670,000 complaints of fraud and ID theft in 2006. Identity theft can be emotionally and financially devastating. If you fall victim, it could cost you thousands of dollars out of pocket to rectify any damage caused by this crime.

Before you become a victim, consider the following steps you can take to help keep your good name—and good credit—protected:

- If you must give out personal information while making a purchase, be aware of your surroundings and do it *discreetly*.
- Order a copy of your credit report *now* and check it for accuracy. Remember to do this once a year to stay informed of any significant changes in your credit history. You can contact any of the three major credit bureaus (listed below) for a copy. All states now allow for one free copy per year.

Experian: 888-EXPERIAN (888-397-3742)

Fraud Department: 888-EXPERIAN  
www.experian.com

Equifax: 800-685-1111  
Fraud Department: 800-525-6285  
www.equifax.com

Transunion: 800-888-4213  
Fraud Department: 800-680-7289  
www.transunion.com

- Do not give out personal information over the phone unless *you* have made the call yourself. This will help ensure that only the people and busi-

nesses *you* have chosen to contact are privy to your information.

- Purchase a paper shredder to properly destroy any documents, receipts, or pieces of mail that contain information an identity thief might find useful, such as bank statements or credit card pre-approval forms.
- Avoid using your Social Security number unless absolutely necessary. This includes replacing it with another number on your driver’s license. Most states now offer the option of choosing an alternate number.
- Secure your personal computer using firewall programs, anti-virus software, and secure browsers. Minimizing online access to your personal information can help thwart uninvited guests to your computer.
- Check with our office to determine if you already have Identity Theft Insurance, which can reimburse many of the costs you will incur if victimized, or if such coverage is available to you.



### *It Happened—What Do I Do?*

Even after taking precautions, you may still be susceptible to this damaging crime. If you have become the victim of identity theft, here are some ways you can help ensure the process of clearing your name moves smoothly:

### *Automated Traffic Enforcement*

According to the Insurance Research Council (IRC), public support for automated traffic enforcement technology is strong and growing. Results of a 2007 survey showed that a majority of respondents favor the use of cameras to photograph the license plates of vehicles running through red lights (70%) and driving at speeds far in excess of the legal limit (60%). In 2001, 65% supported red light cameras and 52% supported speed cameras.

### *Hurricane Evacuation*

A 2007 survey by the Harvard School of Public Health revealed that 31% of residents in hurricane-prone areas would not leave their homes if government officials mandated evacuation due to a major hurricane. The survey of residents living within 20 miles of the southern U.S. coast further reported that 75% believe their home is well-built and they would remain safe there. In addition, some feel roads would be too crowded (52%) and evacuating would be too dangerous (36%).

### *Online Threats Cost Consumers*

Based on a 2007 survey, the *Consumer Reports* National Research Center estimates that U.S. consumers lost over \$7 billion during the last two years to viruses, spyware, and phishing scams. The Center projected that 1.8 million households replaced their computers during that time period because of virus infections, and an additional 850,000 have replaced computers in the past six months due to spyware.

# For Your Information

## *Resources for Commuters*

Finding ways to save time, money, and energy is appealing to many who commute to and from the workplace every day. The Association for Commuter Transportation (ACT) offers a website to promote transportation alternatives for commuters. At [www.commuterchoice.com](http://www.commuterchoice.com), the ACT details financial and other benefits of options such as carpooling, vanpooling, public transportation, and walking. Information on local resources in 17 major cities across the U.S. is also available.

## *Tax Relief for Disaster Victims*

Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the President declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes, and individuals may also get a faster refund by claiming losses related to the disaster. The IRS provides more information and the resources needed to take advantage of this relief at [www.irs.gov](http://www.irs.gov).

## *Avoiding Energy Hogs*

Sponsored in part by the U.S. Department of Energy (DOE), the Alliance to Save Energy has launched its Energy Hog campaign to raise awareness of the benefits of energy efficiency and conservation. Visit their website at [energyhog.org](http://energyhog.org) to find practical tips for saving energy in your home, including an energy checklist and home audit tools. The site also features a special section with games for children and resources for teachers.

## The basic three: life, health, and disability insurance

Death, illness, and disability can bring *financial*, as well as *emotional*, stress. Although the thoughts of losing a loved one, of becoming sick, or of losing the ability to earn a living are not pleasant subjects to consider, they may drastically change your life at any time. **Life, health, and disability income insurance** policies can help you prepare for these unfortunate situations should they arise.

### *Life Insurance*

The death of a loved one is an unfortunate reality everyone must face at one time or another. If that person is a significant wage earner for the family, you may be faced with some surprising financial challenges. All expenses will continue, despite the sudden and very noticeable loss of income. Funeral costs, mortgages, other outstanding debts, and daily expenditures add to the burden. Life insurance can be essential to help your family meet these costs and maintain your current lifestyle.

Some life insurance policies offer not only protection against unexpected death, but also a valuable source of emergency money. If you purchase **cash value life insurance**, you may borrow funds from your policy to help cover emergencies, enhance your retirement income, or pay for any other expenses. However, if you want coverage for a set time period and consider protection against death its sole purpose, then **term life insurance** may better suit your needs.

### *Health Insurance*

Staying healthy is a valuable part of ensuring your family's well-being. To make sure your family can afford any necessary medical attention, a health insurance policy is crucial. Currently, there are four major types of health insur-

ance: 1) fee-for-service, also known as a conventional policy; 2) health maintenance organizations (HMOs); 3) preferred provider organizations (PPOs); and 4) point-of-service (POS) policies. Each plan offers its own benefits and limitations, so be sure to carefully evaluate what works best for your family.

### *Disability Income Insurance*

According to the Insurance Information Institute (2007), the probability of the average worker at age 40 becoming disabled before age 65 is approximately 21%, while the likelihood that one would die before age 65 is 14%. Yet, disability income insurance is an often overlooked insurance policy. While people generally recognize their need for life, homeowners, and auto insurance, they often forget to insure their paychecks. If, due to a severe illness or injury, you are unable to work for an extended period of time, a disability income insurance policy provides another source of income to help cover your financial obligations.

There are a variety of disability income insurance policies; however, they tend to vary in their coverage options. For instance, you most likely will want a policy that is noncancelable and one that covers both accidents *and* illnesses. It is also important to check the policy's definition of disability. Some may provide benefits only to those who are totally disabled and unable to work in any field.

To avoid devastating gaps in your insurance plan, please make sure you have adequate coverage. We can help you evaluate your family's circumstances in each of these areas. Just give us a call.



## Report claims immediately

Insurance companies are constantly looking for new and better ways to control your insurance costs and improve service. One way to get great service is to immediately report any claims you may have.

Timely notification demonstrates your good faith when attempting to obtain relief, and it allows the company to conduct an adequate and timely

investigation of all circumstances surrounding your claim. Reporting claims immediately may also help you avoid any confusion that can arise when there is a significant lapse in the time between your loss and your claim. We can then offer suggestions as to follow-up actions and inform you about what to expect next. Prompt notification of a loss also lets the company act on the

claim quickly, resulting in better service and, in the long run, reduced insurance costs.

Insurance companies strive to control your premiums and, ultimately, improve the quality of your overall insurance program. A loss can be devastating, but reporting your claim promptly will help the claim process proceed smoothly.

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## Handling an auto accident after it occurs

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**5. Identify eyewitnesses.** If possible, obtain the names, addresses, and telephone numbers of any eyewitnesses.

**6. Notify authorities.** Call the police. If you do not notify them at the time of the incident, contact them as soon as

possible after it. Having a record of the accident, even if it was only minor, can help protect you from any unfounded claims that may arise later.

Finally, give us a call. Remember, we're here to help. If an accident occurs,

we can let you know what follow-up actions to take. We can also begin preparing your claim and tell you what to expect next. We hope you'll never experience an auto accident. But, if one should happen, we're just a phone call away.

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## Identity theft: protection and prevention

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1. Contact the Federal Trade Commission's Identity Theft Hotline 1-877-IDTHEFT (877-438-4338).
2. Create a list of all the creditors whom you suspect have received fraudulent information. Keep records of all communications with them, including written transcripts of phone conversations and copies of correspondence.
3. Inform the fraud departments of the three major credit bureaus (listed on page 2) and ask that a "fraud alert" be attached to your file. Although the credit bureaus are not required to offer "fraud alerts," they generally

will do so. This temporarily alerts a creditor that fraudulent activity may have been conducted on your accounts.

4. Terminate any accounts you were not responsible for opening and any existing accounts that were fraudulently used.
5. Report any information you have to the police, and be sure to give them copies of all relevant documents.

Depending on the *type* of fraud that has been committed, you may need to take some additional steps. For example, if your Social Security number

was used under false pretenses, contact your local Social Security office. Or, if an identity thief created a cellular phone account with your billing information, contact the Federal Communications Commission (FCC).

### *Education and Reaction*

Educating yourself on how to *avoid* becoming a victim and how to react should you become a victim of identity theft are the first steps in the battle to stop this crime. Visit the Federal Trade Commission online at [www.ftc.gov](http://www.ftc.gov) to learn more about identity theft and ways to protect yourself.