

# LivingAssured



## Protect the **Next Chapter** of their Lives

### ID THEFT

Help protect your teens' personal information

### SAFE DRIVING

Tips to ensure young drivers are safe on the road

### OFF-CAMPUS LIVING

6 Reasons Renters Insurance is worth purchasing

# SECURING THE FUTURE: PREVENTING ID THEFT

As your children become teens and young adults, they will seek to establish their identities. Make sure you help protect these identities and other personal information by taking simple steps to prevent ID theft.

According to Quest, a communications company working to raise awareness on identity theft, young adults 18 to 29 years of age are the No. 1 target for ID thieves. Teens and young adults may be more vulnerable to identity theft because many have not established monitored credit records or made major investments in a car or house. Some teens may not even know how to monitor their credit or keep track of their financial transactions. And you may not realize your children's identities have been stolen until they try to establish a line of credit or take out a loan.

It is recommended to check your credit report at least once a year. Visit [www.freecreditreport.com](http://www.freecreditreport.com) to get your report today.

## EASY TARGETS FOR ID THEFT

Thieves can pilfer your children's identity online in various ways:



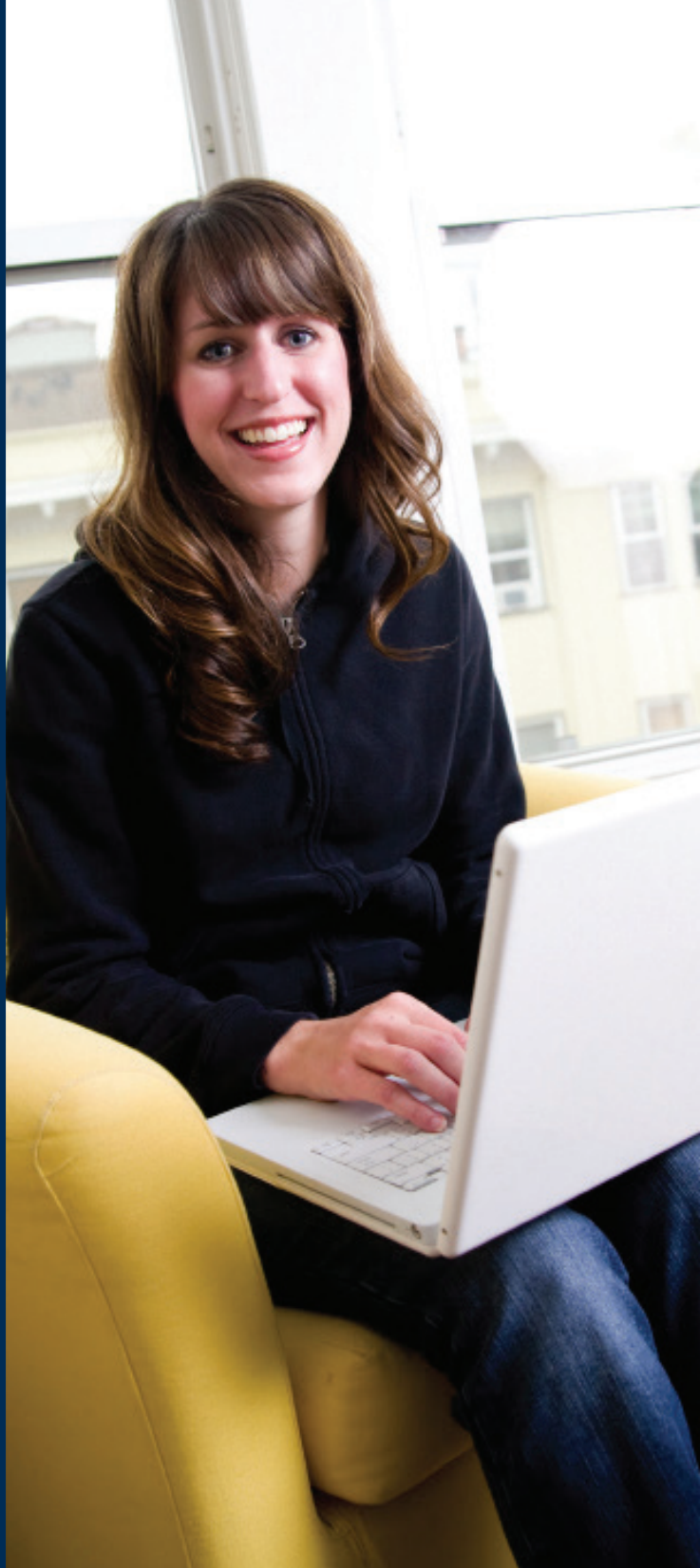
More helpful information for teens can be found on the Identity Theft Resource Center website at [www.idtheftcenter.org](http://www.idtheftcenter.org)

# KEEPING THEM SAFE: BENEFITS OF RENTERS' INSURANCE

With many college students and other young adults moving into apartments or houses to start the school year, you can provide a level of security and protection by purchasing renters' insurance. Or you may wish to help them establish their own insurance policy. The fairly low-cost coverage is a small price to pay for peace of mind as your children head out into the world to make their way.

Keep in mind that if your children live on campus, or continue to use your home as their permanent residence and appear as dependents on your tax forms, they will likely be covered by your homeowners' insurance policy. If they establish their permanent address as the rented house or apartment, renters' insurance will provide similar benefits.

A renters' program, such as the one offered by Preferred Mutual Insurance Company, protects your children's personal property — such as furniture, electronics, computers and other possessions. Policies also provide additional living expenses if your children are forced from their apartment and comprehensive liability protection in case of injury to others in the rented apartment or house. You can purchase additional coverage for your children's valuable possessions.



## DID YOU KNOW?

That **RENTERS' INSURANCE COSTS LESS** per month than all of the following:

- a large pizza and chicken wings
- washing six bags of laundry at the laundromat
- filling up your tank at the gas station
- the cost of a spa pedicure

# DETECTING DISTRACTED DRIVING: PARENTS' TIPS FOR TEENS

It's important for you to educate yourself and your children on the dangers of distracted driving.

According to the U.S. Department of Transportation, sending or reading a text message while driving — this involves manual, visual and cognitive distraction simultaneously — takes your eyes off the road for 4.6 seconds. At 55 miles per hour, that is equivalent to driving the length of an entire football field, blindfolded. If you text while you're behind the wheel, you're 20 times more likely to be involved in a crash than a non-distracted driver.

And the youngest and most inexperienced drivers are most at risk for accidents, with 11 percent of all distracted driving crashes involving drivers under 20. Motor-vehicle crashes are the leading cause of death for U.S. teens. Mile for mile, they are involved in three times as many crashes as all other drivers, and one in three teens who say they text have done so while driving.

## ***Here are some tips to share with your children and to keep in mind now and throughout the year:***

Be a role model for your children by establishing a family policy prohibiting texting or talking on the phone while driving.

Remember that distracted driving goes beyond talking or texting. Other forms include adjusting a radio, CD player or iPod; using a navigation system; talking to passengers; eating and drinking; watching videos; grooming; and reading.

Talk with your teens about the risks and responsibilities of driving and the danger of dividing their attention between a phone and the road. Make sure they know the facts and stats related to distracted driving.

Take your awareness of distracted driving to the social media universe, sharing information with your friends and family on Facebook, Twitter and other websites.

*For more information on  
distracted driving awareness, go to  
[www.distraction.gov](http://www.distraction.gov).*

# DID YOU KNOW?

Research shows physically dialing a phone while driving increases the risk of a crash as much as six times. Texting is even more dangerous, increasing the collision risk by 23 times.  
(Virginia Tech Transportation Institute)

Fatigue can also figure into distracted driving and potential hazards, with young adults facing daytime sleepiness because of early school day hours along with extracurricular activities. A study found 18-to-20-year-olds account for significantly more fatigue-related crashes than any other age group.  
(Virginia Tech Transportation Institute)

A study found that the reaction time of a teen driving and talking on a cellphone is the same as that of a 70-year-old driver who's not using a phone.  
(University of Utah)

Forty percent of youths 12 to 17 say they have been in a car when the driver used a cellphone in a way that put themselves or others in danger.  
(Pew Research Center)

A teen driver is more likely than those in other age groups to be involved in a fatal crash where distraction is reported. In 2009, 16 percent of teen drivers involved in fatal crashes were reported to have been distracted.  
(NHTSA)

In 2011, 11 percent of the people who died in fatal distracted driving crashes were teens 15 to 19 years old. Out of all the teens who died in crashes in 2009, 18 percent died in crashes that involved distracted driving.  
(NHTSA)

Here are some more things to keep in mind when you and your teens discuss their driving privileges.

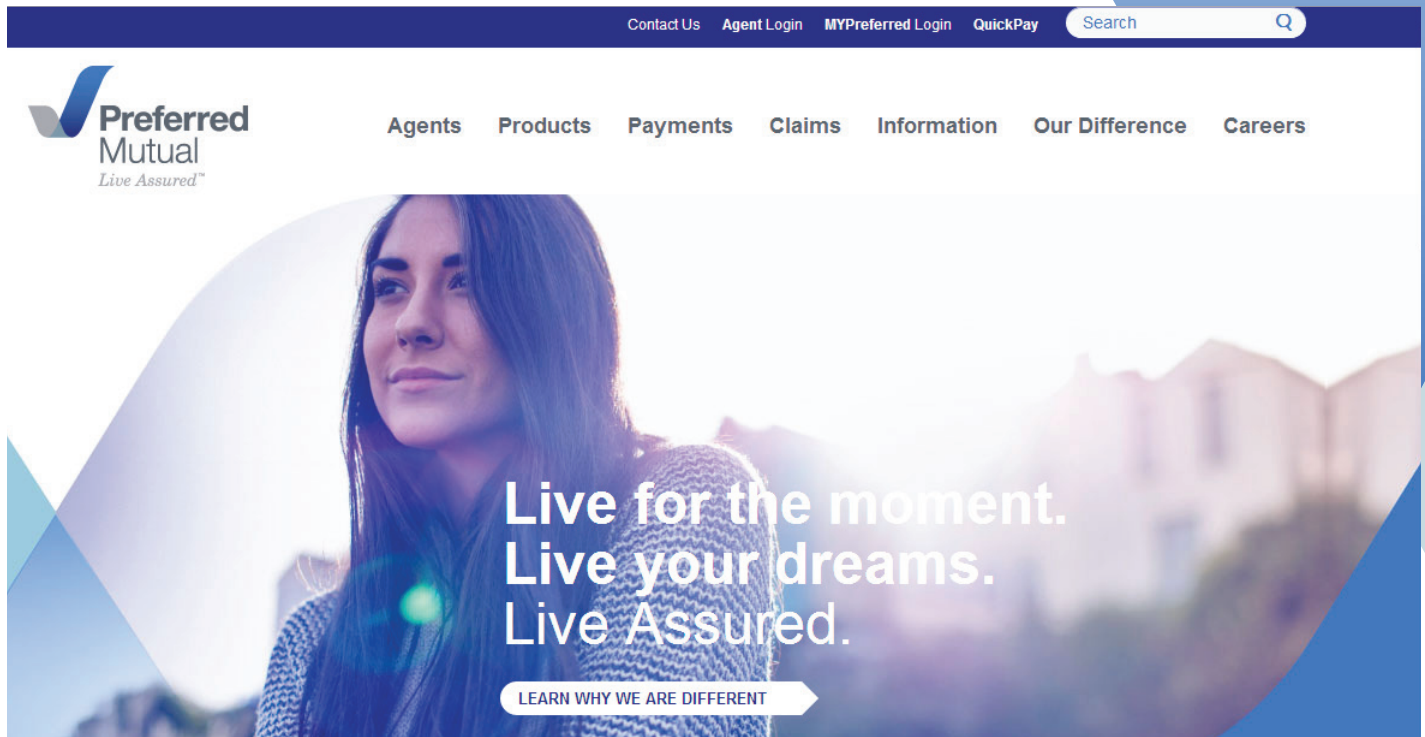
- Keep passengers to a minimum. According to the National Highway Traffic Safety Administration, teen drivers are two-and-a-half times more likely to engage in one or more potentially risky behaviors when driving with another teen than when driving alone. When multiple passengers are figured into the equation, that likelihood jumps to three times.
- Restrict your children to daytime driving. Darkness can impair vision and judgment of distances and speed.
- Remind them to buckle up, whether they're the driver or a passenger.
- Limit driving distractions, such as texting, talking on the phone, and using a GPS device or other gadget.
- Don't drink and drive. Serve as an example for your children by staying sober behind the wheel.

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## Top 5 Reasons to Sign-up!



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4. Check out helpful consumer tips and other insurance products available.
5. It's convenient and available for you 24 hours a day, 7 days a week!

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