

# LivingAssured

ISSUE 2 | WINTER 2014/2015



Winter Safety  
for Your  
Home and  
Car

Business  
Continuity  
(New Year,  
New Plan)

What to do After  
an Automobile  
Accident



**Preferred  
Mutual**

*Live Assured™*



# *Live Assured* winter safety in your home

The first months of the New Year typically bring some of the coldest days of the winter season. Is your home ready? Sure, you may have already tackled a snowstorm or two, but review the tips below to ensure your home is prepared for those below-freezing temperatures.



## *TIPS TO PREVENT FROZEN PIPES*

- Insulate pipes in crawl spaces, attics, and basements that are exposed to the cold. More insulation means more protection.
- Heat tape or thermostat-controlled heat cables can be used to wrap pipes.
- Always use UL listed products according to manufacturer's instructions. Do not use interior-use products outside.
- Seal all cracks and holes in outside walls and foundations near water pipes that allow cold air in, especially around electrical wiring, dryer vents, and windows.
- Keep your kitchen and bathroom cabinet doors open during cold spells to allow warm air to circulate around pipes.
- If you have faucets connected to pipes that run through unheated or unprotected spaces, keep slow trickles of water flowing.
- Remove and drain garden hoses. If the supply line to the hose bib has a shut-off valve, shut off the supply to the hose bib and drain the supply line.
- If your house will be unattended for an extended time during the winter season, drain the water from the supply lines.

## **HEATING APPLIANCE SAFETY**

(Taken from National Fire Protection Association)

- Keep anything flammable at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- Keep kids and pets at least three feet away from open fires and space heaters.
- Have heating equipment and chimneys cleaned and inspected annually by a qualified professional.
- Turn portable heaters off when leaving the room or going to bed.
- Test smoke alarms monthly.
- Install and maintain CO alarms to avoid the risk of CO poisoning.

# Work Assured with a business continuity plan



Every new year, we make resolutions to be better than the year before. As a business owner, that most likely means aiming for more revenue, less expenses, and continued growth. But what about your Business Income Coverage? Has your policy grown and changed with your business? This year, make a resolution to worry less by ensuring that your policy meets the following criteria from the Journal of Accountancy.

*“Weigh insurance needs and premiums against periodic changes in operation and inventory.”*

Take time every year to ensure that your coverage meets your business’ needs.

Whether you’ve experienced an increase in revenue, hired more employees, or bought more equipment, your policy should be adjusted accordingly.

*“Review general coverage exclusions.”*

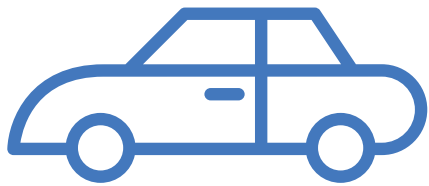
Knowing exactly what your insurance will and will not cover is an important part of the re-evaluation process. It is better to understand and address any exclusions before you submit a claim.

*“Consider the replacement value of all business machines and operating equipment.”*

If your business’ revenue depends on the successful operation of machinery, make sure that your policy provides coverage for damage to equipment. Now would also be a good time to review any lease-agreements, and make sure that you have at least the amount of coverage required by contract.

*“Consider risk exposure to electronic business interruption.”*

We often overlook the many daily tasks that rely on the assistance of electronic devices. If your revenue could be affected by the loss of electronic transactions, make sure that your policy includes coverage for such circumstances.



# Drive Assured

## winter safety in your car

Your best bet for worrying less in the winter is being prepared, especially on the roads. According to the National Research council, “poor weather-related driving conditions are associated with 7,000 fatalities, 800,000 injuries, and more than 1.5 million vehicular crashes annually in the United States.” Review these tips from The AAA Exchange to ensure that you’re ready for the icy roads ahead.

### THE DO’S AND DON’TS OF DRIVING ON WINTER ROADS

- **Do Accelerate and Decelerate Slowly.** Allow yourself extra time not only to get to your destination, but also to complete any actions, like starting and stopping, with your vehicle.
- **Do Increase Following Distance.** On dry pavement, it is suggested to follow the three to four second rule when following another vehicle. When driving in winter conditions, increase that time to eight to ten seconds.
- **Do Know Your Brakes.** No matter what kind of brakes you have, threshold braking is the best way to come to a stop on icy roads.
- **Do Stay In.** When the weather conditions are bad, and you really don’t have to go out, postpone your travels.
- **Don’t Stop Abruptly.** Slow down before a stop light and then use slow acceleration when you are able to go.
- **Don’t Power-up/Stop on Hills.** Accelerating slowly is also the safest practice when going uphill. If possible, try to get some inertia going on a flat roadway before attempting to go up a hill.

### IF YOU GET STRANDED IN YOUR CAR DURING A SNOWSTORM

#### BE PREPARED.

Keep an emergency kit in your car that contains the following:

Cat litter	Blankets
Non-perishable food	Flashlight
Jumper cables	Extra batteries
Snow shovel	Phone charger

#### STAY IN YOUR VEHICLE.

Even though your first instinct may be to walk to the nearest place for help, freezing temperatures and limited visibility during winter storms can prove extremely dangerous. Wait for help to come to you.

#### STAY WARM.

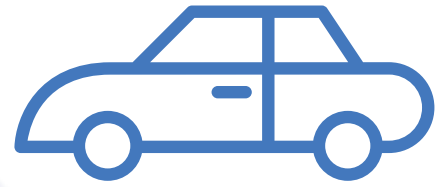
Don’t run your vehicle for long periods of time. This can lead to carbon monoxide poisoning. Instead, turn your car on sporadically, first making sure that your tailpipe is clear of any snow.

#### GET NOTICED.

Attach a bright marker to your antenna or window and keep your vehicle’s interior dome light on to ensure you’ll be seen by other drivers.

# Drive Assured

## what to do after a car accident



Defensive driving *is* the best way to avoid an accident. However, even when you're careful, you could still be involved in an accident. If you're ever in that unfortunate position, use the checklist below to keep yourself organized during a very chaotic situation.

- If you're able, move your car to the side of the road and out of the way of oncoming traffic. If you cannot move your car, remain in your vehicle with all passengers' seatbelts fastened. Turn on hazard lights.
- If anyone is hurt call 911. Provide the dispatcher with as much detail as possible - location of the accident, extent of injury, names of people in your vehicle.
- Call the police (911) and be sure to get the name of the officer and note the department that responded to the scene. If police do not respond, be sure to file a state vehicle accident report (available at police stations and the Department of Motor Vehicles, as well as online).
- Exchange the following information with the other driver(s) involved in the accident:
  - Name
  - Address
  - Phone Number
  - Insurance Carrier
  - License Plate Number\*

*\*Be careful about sharing your driver's license number with other civilians-as it could expose you to privacy/fraud issues.*



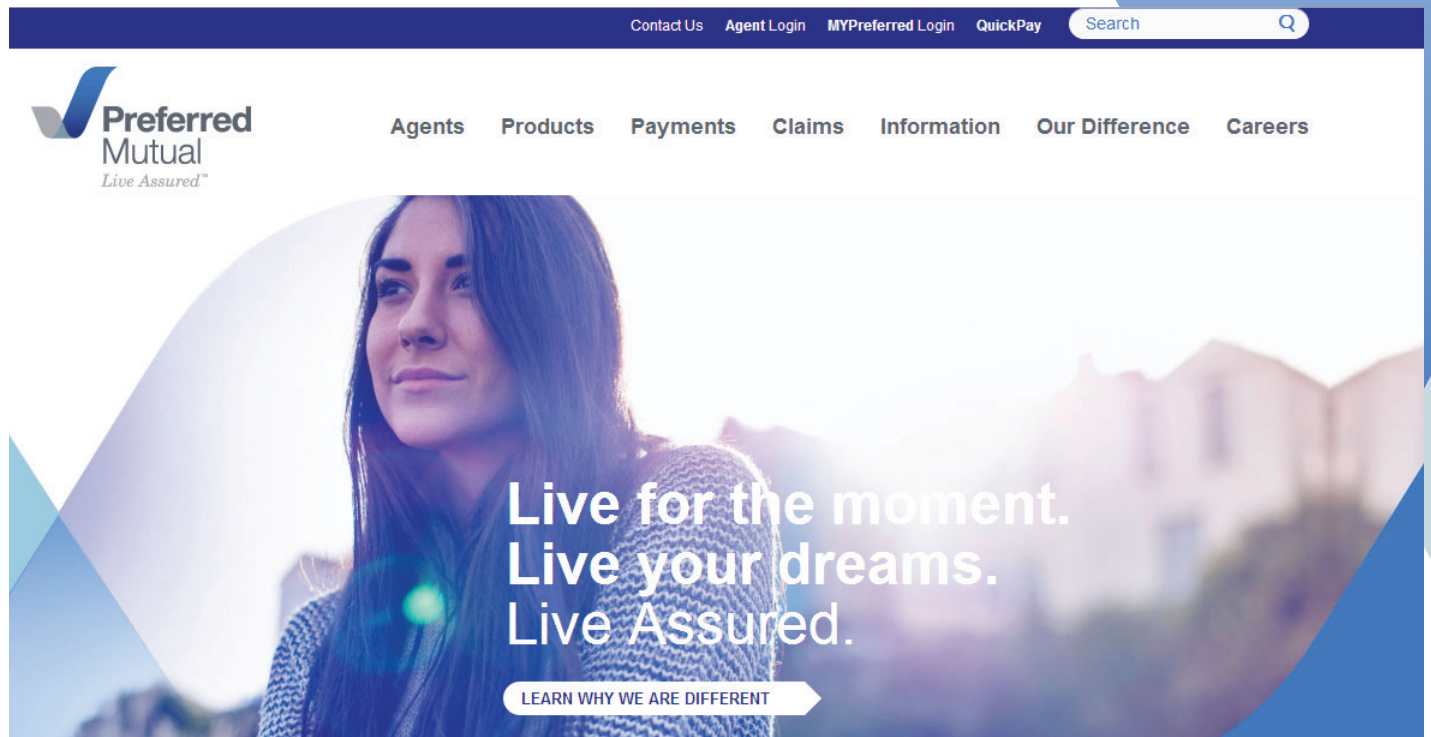
- DO NOT discuss who is at fault or your insurance limits.
- Photograph and Document the Accident. Take as many photos as possible of both the vehicle(s) and the passenger(s).
- If there were witnesses, get their contact information (name, address and phone number, or license plate).
- Notify Preferred Mutual at 1.800.333.7642 as soon as possible. You can also file the Notice of Loss on My Preferred by visiting our website at [preferredmutual.com](http://preferredmutual.com)

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