

Living Assured

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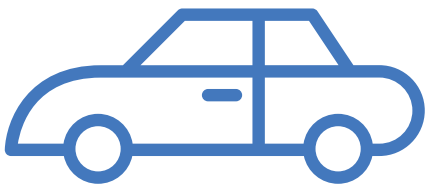
The *Season* of Preparedness

**Can Your Tires Survive
Another Winter?**

**It Could Happen:
Boating Accident**

**'Tis the Season for
Cybersecurity**

 **Preferred
Mutual**
Live Assured™



Can Your Tires Survive Another Winter?



Every year, we find ourselves asking that dreaded question: can my tires make it through another winter? We all know the crucial role that tires play in keeping us safe on cold, snow-covered roads. Consider the following when making your decision for the upcoming season:

- **TRACTION**

Every fall season, many drivers find themselves in the snow-tire debate: to buy or not to buy. The simple truth is that if you live in an area prone to heavy snow and extreme cold (like the Northeast) your safest option is to purchase a set of snow tires, as they are designed with increased tread and temperature-withstanding compounds.

- **TREAD**

Even the best all-season tires won't do any good if they don't have adequate tread on them. Use the tried and true "quarter test" ([click here for a video demonstration](#)) to ensure that your tires have sufficient tread.

- **INFLATION**

When was the last time you checked the air pressure in your tires? If the answer is "before the temperature dropped," get your vehicle to an air pump immediately. For every 10-degree drop in temperature, your tires lose one psi of air, meaning that tires that were properly inflated during the summer could now be at a dangerously low psi, affecting your car's maneuverability and traction.

WINTER-READY CHECKLIST FOR YOUR CAR

- ✓ Have a mechanic check your battery and the fluid (oil, engine coolant, windshield washer) levels in your car.
- ✓ Replace your windshield wiper blades.

- ✓ Carry de-icer with you in case your door-locks freeze.
- ✓ Create/Restock your car emergency kit with nonperishable food, blankets, flashlight & extra batteries, and flares.

Preventing a Seasonal Liability Situation



The holidays are right around the corner, and for many, that means spending more time with friends and family. But is your home ready for the holidays? Better yet, is your property ready for the liability risks that come with increased visitor volume on your premises? Review some common liability situations to ensure that your home is as ready for time with loved ones as you are:

✓ Be sure to fix any broken steps or uneven landscaping before the ground freezes and the snow falls. We all have a tendency to forget repairs that we cannot see, so don't let your reminder be the mailman tripping over a loose board.

✓ Find your shovels and rock salt now so you're prepared the first time your driveway and sidewalks get icy. And keep these supplies close to your entrances, so they're within reach and ready for use after each snowfall.

✓ Invest in some floor mats for each of your entrances. An even better option is to purchase a non-slip, rubber mat for your main entrances.

✓ Don't forget to look up for liability risks too. Knock down any icicles and rake-off any snow from your roof. Not only does this protect your visitors, but it also prevents roof damage and future insurance claims for you.

✓ Take a good look around your home for any potential dangers, like loose floorboards or slippery area rugs. While you can't imagine a friend or family member ever taking you to court, rising medical and legal costs can make people unpredictable.



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It Could Happen: Boating Accident

According to the American Boating Association, 4,064 boating accidents occurred in 2014 alone. In the following testimonial, you'll read the story of David Avery, a Preferred Mutual policyholder, whose boat capsized this past summer.

"On June 21, 2015, my friend and I left upstate NY to head for Salisbury, MA to go fishing. We were meeting up with several other friends, and then



would split-up to go Striper Bass fishing. I have been going up to MA for the past 10 years with my friends, Mark and Mike. They were with me in my boat when this accident happened.

We got up on June 22nd, went out of the harbor and into the ocean to catch mackerel for bait. One

thing we made sure of was that we had put on our life jackets before leaving the launch pier. After catching bait, we returned to the harbor to fish for the Stripers. Where the Merrimack River runs into the ocean, the tide was changing fast and there was a lot of turbulence. There were also about 30 to 40 other boats doing the same thing we were. We stayed in the river out of the turbulence until the "rip" slowed down. This usually takes about two hours before the tides changes and starts coming back in. In the last 2 hours, we made four drifts

and caught our limit of three fish. We decided to work our way through the maze of boats and into the channel to go have lunch.

There were no waves, no rip current, or anything. We were about 50 yards behind another boat going in and had just gone back through the channel after going around the North Jetty, when one of my friends in the back of the boat hollered at me to hit the gas. There was a huge wave! It looked like a surfing wave, bearing down on us. The wave overtook us in no more than two seconds, and a wall of about six feet of water crashed down over our boat. The wave knocked me into the windshield and then into the ocean. I knew the boat was capsizing. Mike was also thrown out of the boat and was tangled up in the big fishnet. He finally got free and got to the surface. Mark was still in the boat when it overturned. He later said he could see the light so he knew the boat was still on the surface. There were five more of these waves after the first one, each diminishing in strength as they approached.

The Coast Guard boat was working in the channel about 300 yards away from us, but did not see us go overboard. Other boats started hollering at them and finally got their attention, and they came over and picked-up Mark and Mike. Another man came over and picked me up and took me over to the Coast Guard boat.

They took us over to Plum Island where EMT's were waiting for us. On the way, the Coast Guard got information from us about the incident. The EMT's treated our cuts and bruises, and then made us sign a paper stating that we refused to be transported to the hospital.

It Could Happen: Boating Accident *(continued)*

I must say that when that third wave crashed down on me and I was getting weak and out of breath, I started to get very concerned about how this was going to turn out. We just kept yelling to each other to make sure we were all ok until the Coast Guard got there.

The Coast Guard called the Tow Boat Company and told them where our boat was, and to right our boat and bring it back to our pier at our campground. Our friends in one of the other boats in our group came over to Plum Island, picked us up, and took us to the pier at the campground. Shortly after that, the Tow Boat showed up with my boat. They told me that since they had to put divers in the water, it wasn't just a tow, but a salvage. The cost of the salvage was \$150 per foot, and since the boat was 20 feet, the bill came to \$3,000 if I chose to keep it.

Even though we all had cuts and bruises, we were extremely happy to be alive and breathing. I know for a fact that after that third wave drove me down in the water again, I wouldn't be alive without the life jacket. Mark and Mike feel the same way. I know there wasn't one boat in ten out there that had life jackets on.

The Coast Guard told us that even when everything seems calm, as when the tides are about ready to change direction, there are still forces working against each other that can suddenly form a large wave. They said this is especially true off the North Jetty. We were in exactly the wrong spot at the right time to have tragedy strike. Other boats a short distance away were not greatly affected. Mike called it "The Perfect Storm."

**** Preferred Mutual offers boat insurance as an endorsement to your preexisting homeowner's or mobile homeowner's policy. For more information, contact your local, independent agent.***

Tips to Help Winterize Your Boat:

A winterization routine will not only help protect against a cracked hull or engine, but can save valuable time and money. Here are a few tips to help you with this process.

STORAGE

- Ideally, you will want to store it out of the water. This will keep the boat in good condition and avoid higher risks of damage.
- If the boat will be stored outside then ensure that you have a correctly fitting cover. This will prevent water from leaking in and causing structural cracks when it freezes.

EXTERNAL PREPARATION

- Clean and scrape any barnacles from the hull before sanding off any residue. Once cleaned, inspect for any stress cracks or blisters, and if needed, have it repaired by a professional.

THE ENGINE

- Have your engine serviced at the same time you winterize it.
- Get an oil change too. The oil filter must be changed and then flushed to protect against freezing as even a tiny amount of water left in an engine can cause big damage.

BATTERIES

- Marine batteries are expensive, and if left flat all winter can be very costly to replace. If possible, the battery should be disconnected and topped up with distilled water.

INSIDE THE BOAT

- Mold loves soft furnishings so take out anything that you can (cushions, bedding etc).
- Make sure the boat is vented to minimize moisture build-up.
- Any sink or shower units should be cleaned out and pumped with antifreeze.
- Turn off any gas supplies.

CHECK REGULARLY

- By checking your boat regularly you can make sure that your boat isn't damaged from the elements.



Business Owners: 'Tis the Season of Cybersecurity

Don't be deceived into thinking that cybersecurity is only a concern for larger corporations. Small businesses, in fact, are experiencing more and more cyber hacks due largely in part to being unprepared and unguarded. According to a study completed by Verizon 2011, approximately 72% of data breaches analyzed were at companies with less than 100 employees.

- Invest in security software, including firewall, encryption, and antivirus programs.
- Make sure all computers are updated regularly to maintain firewalls.
- Ensure that any company electronics are wiped clean of any data before disposal.
- Educate employees about the importance of keeping all customer data confidential and only accessing information needed to perform their jobs.
- Establish computer-usage policies at your company, like logging-off computers when not in use and never sharing passwords.

How to Recognize Scams

Over time, phishing attempts have become more sophisticated with increased quality of imitating a genuine email. Be aware of these warning signs:

- The message is unsolicited and asks you to update, confirm, or reveal personal identity information (e.g., SSN, account numbers, passwords, protected health information).
- The message creates a sense of urgency.
- The message has an unusual "From" address or an unusual "Reply-To" address.
- The (malicious) website URL doesn't match the name of the institution that it allegedly represents.
- The message is not personalized. Valid messages from banks and other legitimate sources usually refer to you by name.
- The message contains grammatical errors.



5 Ways to Save on Your Auto Insurance Premium:

1. Maintain a good driving record.
2. Take a defensive driver course.
3. If you're a student, get good grades.
4. Combine your auto with another policy, such as renter's or homeowner's.
5. Insure multiple vehicles under the same policy.

PREFERRED MUTUAL'S MISSION

Assuring our customers' ability to live confidently.

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