



SPOTLIGHT

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LOSS PREVENTION

Suggestions for staying safe, loss-free this winter

Make an escape plan; practice it

An escape plan is a must to protect every one in the family in the event of a fire emergency. Make sure all family members are aware of the plan and have practiced your fire escape drill several times. Drills should include more than one route out and a family rendezvous spot outside the home.

Check out ice conditions

Local public safety officials urge skaters, fishermen and snowmobilers to check ice conditions with them before venturing out on local rivers and ponds. They remind us that a minimum of four inches of ice is needed for safe use by individuals, five inches for snowmobiles, and 12 inches for pickups.

Double-check smoke, CO alarms

It is especially important to test battery-operated smoke and CO detectors. If you have someone in the household with a hearing problem, look into detectors that come equipped with flashing lights as a warning device.



Help emergency crews find you

Safety officials encourage people to place large, highly reflective street numbers in locations where they can be easily seen from the street— on your house, mail box or separate post.

At least 3 feet for space heaters

Allow 3 feet all the way around space heaters. Do not place them near anything flammable such as paper, clothing or drapes. For more fire prevention advice, www.nfpa.org, the National Fire Protection Association site.

Guard against CO poisoning

Do make sure you have carbon monoxide detectors properly installed and in working condition. **Don't** use a gas-powered generator, charcoal grill, camp stove, or other gas or charcoal burning device inside your home, basement, garage or near a window or door—generators should be at least 15 feet from the home when running. **Don't** run a car, truck or any other motor inside a

garage or other enclosed space, even with the door open. **Don't** try to heat your house with a gas oven or any type of oven.

Save energy, stay warm

Here are three simple, low-cost things to consider: (1) Weather-stripping for doors and windows; (2) Plastic coverings for windows that are allowing cold air to seep in; and (3) Insulating your electrical outlets with easy-to-install fire retardant foam sealers.

Protect water pipes from freezing

Pipes located in your home's outer walls, crawl spaces, basement and attic are more prone to freezing in the winter months. Wrap them with traditional insulation (consider electric heat wrappings for pipes in the coldest area of your home). You may also want to look into an automatic leak detection system to limit damage if a pipe bursts or there is a leak from your plumbing system.

Basic wood-burning tip

Careless disposal of fireplace and woodstove ashes is a major cause of household fires in the winter. Always use a metal container with a tight lid, and keep it in a safe location where pets or children cannot get at it and overturn it.

Visit the National Fire Protection Association at www.nfpa.org for more valuable information about fire safety.

Test Your Insurance I.Q.

Q. Charles, what is GAP coverage on an automobile policy?

A. GAP coverage pays the difference between the loan balance on a vehicle and the actual cash value of the vehicle in the event of a total loss accident. We seriously advise our clients to consider purchasing this coverage if their vehicle is financed. Without it, you could be in what is often referred to as an "upside-down" car situation. You may have to continue making payments on the old car loan, but with no car!

NOTE: If you haven't had a comprehensive review recently of your home, auto and liability coverages and deductibles, call us. We provide a free review service.

We invite you to submit questions for this regular column. Email your questions to: nzi@nziagency.com.



Behind the Scenes

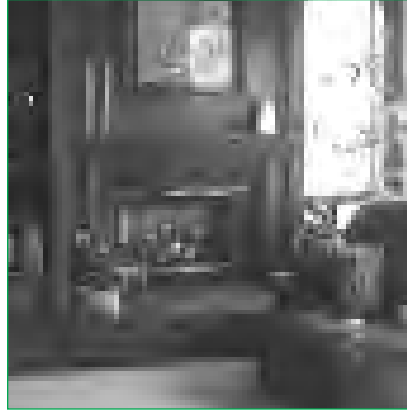
By Charles Zammito, President

- **We monitor car and home policies** of all the insurance companies we represent to make sure you are getting the best match to meet your situation and best value possible with the company that underwrites your coverage.
- **Buying a new or used car in the near future? Call us!** We'll make sure you have the right coverage. If you have a loan on a car, you must carry collision and comprehensive insurance. If you do not have this coverage on your existing car, you must add it before you drive the new one.
- **Hands-on suggestion for cold weather driving:** wear sensible gloves for gripping the steering wheel rather than mittens!
- **Charges made on stolen cell phones** are NOT covered by your homeowners or renters policy. The policy covers "direct physical loss of property" so your phone itself is insured. If your phone is stolen, report the loss **immediately** to us and your wireless carrier to limit your expenses for unauthorized calls.
- **Ice melt tablets help prevent water damage** caused by ice dams. Every year clients suffer severe losses from the water backups that result from damming at eave areas. Also, a roof rake can remove snow accumulation before it can melt and re-freeze into a dam. **Step one this fall:** clear your gutters of leaves or other debris.

FAMILY HOME SAFETY

When was the last time your chimney was checked?

Fire officials recommend an annual inspection and cleaning of chimneys. It is both an energy efficiency and safety issue especially if you use an open fireplace or wood pellet stove. Sooty, dirty chimneys won't draw properly, and the dangers of fire and carbon monoxide poisoning that result from the buildup of creosote (a combustible deposit left by wood smoke) are reduced. Recent statistics from the Consumer Product Safety Commission are sobering: 25,100 chimney fires are responsible for 30 deaths and \$126.1 million in property losses on average each year. The National Fire Protection Association (NFPA) reports that two-thirds of those fires occurred because of "failure to clean."



For more information about home and business fire prevention steps: www.nfpa.org.

HOMEOWNER POLICY
Fall and winter storm damage: what's covered?



Among losses typically covered are: damage from wind-driven rain; damage from trees or other fallen objects; collapse of a structure from the weight of ice or snow; frozen pipes from extreme cold, unless the damage is due to negligence. Examples of damages that many think are covered by homeowners or renter insurance, but generally are NOT: interior water damage from a storm when there is no storm-related damage to the roof or walls; water damage from a flood; removal of fallen trees if those trees don't land on or damage your house; food spoilage from a power outage; water damage from storm drains or sewers that back up.

There ARE endorsements to your homeowners policy that can provide additional coverage not available in the standard policy. For more information about these, please give us a call.

SAFE WINTER DRIVING TIP

You'll need more stopping distance



Stopping on a slippery road takes 50 percent more distance according to AAA Car Doctor John Paul. In an interview that appeared in the AAA Horizons magazine, he also pointed out intersections are sometimes the most slippery places on roads because there is usually a coating of ice topped with a pool of water as the result of melting snow from idling cars.

Did You Know?

Your deductibles - the good, the bad, the ugly

GOOD: Deductibles are a form of self-insurance that can lower your cost of home or car insurance.

BAD: You must be sure that you can afford to lose the higher deductible amount if you have a loss.

UGLY: Your economic situation has changed; you are less able to afford the higher deductible, but you've forgotten to change it. You have a claim. The amount you have to pay out-of-pocket for the claim comes as a big surprise and hurts. That's when a deductible choice can become an UGLY thing!

It makes good sense to check your home and car deductible choices every year. We would be pleased to do a review with you.

THANK YOU FOR REFERRING US TO A FRIEND!

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ENERGY CONSERVATION
Simple money-saving idea.



Insulate your electrical outlets, especially those on outside walls. Amazingly, significant cold air leaks through outlets according to energy conservation specialists. You can buy packages of inexpensive sealers made of fire retardant foam at your hardware or home improvement store. Installing them is a snap - literally and figuratively! Just remove the outlet and switch covers, fit the foam insulators in place, and put the plates back on. You can feel the difference!



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