



PERSONAL SAFETY

Every day in Massachusetts, six people are ejected from their vehicles during crashes*

Know any seat belt non-believers? Here are some more head spinning reasons to buckle up.

In 2008 a survey found that Massachusetts drivers and passengers buckled up at the rate of 67% compared to a national rate of 88%. The most recent survey by the National Highway Traffic Safety Administration indicated that only three states had a worse seatbelt use rate than Massachusetts. Our rate, while on the rise from a low of 51% in 2002, was listed at 73.6%.

Think you can “brace yourself” in a crash?

At just 35 mph, a 130 pound adult generates 3600 pounds of force. Now imagine that force striking the dashboard or windshield. When a body stops by crashing into something, its internal organs and brain keep moving. The “internal collision” is what leads to serious injury and death.

Just headed to the store?

It pays to buckle up because 80% of traffic fatalities occur within 25 miles of home, and at less than 40 miles per hour.



Massachusetts Child Passenger Safety Law requires booster seat use for children who have outgrown a child safety seat but are under age 8 and less than 4'9" in height. Booster seats put children in the proper position to safely use adult safety belts. An improperly fitting adult belt can cause injury to the face, neck, and spinal cord of a child.

Airbags are great but...

They inflate at a speed of 200 miles per hour. They can seriously injure unbelted drivers and passengers.

Improve chances of escaping

Seat belts can prevent you from being knocked unconscious in a crash. This improves your chances of escaping the vehicle and helping other passengers.

Unbelted passengers are threats

Those who are unbelted can become projectiles in a crash and injure belted passengers. For the same reason, even the family dog in the back of a vehicle should be belted.

Setting a good example for kids

One of the best reasons to buckle up every time is to set a good example for your children or your grandchildren. Studies indicate that 70% of kids who have parents who don't buckle up will not use their seat belts as adults.

* Source: Commonwealth of Massachusetts Executive Office of Public Safety and Security advertisement



Behind the Scenes

By Charles Zammito, President

• **Got an insurance or safety subject or question** that you would like to see us write about in our April Spring issue of the *Spotlight*? Let us know! Send us an email or call.

• **Interesting question from a reader**, “Does my home insurance cover damages from a falling asteroid, meteors and satellites?” While the chances of any of these happening is pretty unlikely, the answer is “Yes.”

• **Ice melt tablets help prevent water damage** caused by ice dams. Every year we have homeowner clients who suffer severe losses from the water backups that result from damming at eave areas. A roof rake can remove snow accumulation before it melts and re-freezes into a dam. Step One this fall: clear your gutters of leaves or other debris.

• **Live in an area with an aging infrastructure?** If you don't have coverage for sewer backup, you may want to look into it. Contact us.

• **One minute review of your home insurance policy** could save you a financial loss. Read the Declarations Page “Dec” (front) of your policy. It provides a useful summary. You don't want to file a claim and find out that you have not purchased coverage for that claim. Please call us if you have any questions or want to inquire about adding coverage

• **Upgrade your home security and save.** Discounts of 5% for smoke detectors, burglar alarms or dead-bolt locks are typical. Now, some companies offer discounts of 15-20% off premiums if you upgrade to a sophisticated alarm system that rings at the police, fire or other monitoring stations.

• **Thanks** to everyone who recommended us to relatives, friends and business associates in 2014. Your referrals are very much appreciated. They are the highest compliment that we could ever receive.

We wish you and your family all the best as the holiday season approaches. Thank you for choosing us as the advisor for all your insurance needs.

Test Your Insurance I.Q.

Q. Charles, are hurricanes, windstorms and tornadoes covered by my homeowners insurance?

A. I am pleased to tell you they are by standard homeowners and renters policies. Floods and earthquakes are NOT. You must buy special policies for protection against losses caused by those disasters. We offer these coverages.

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

LIVING CARE-FULLY

Practice candle safety during the holiday season

The fall and winter holiday seasons are popular times to use candles for decoration or to create a festive mood. The National Fire Protection Association reminds us that, unfortunately, careless use of candles is a leading cause of house fires. Always burn them within your sight. Never leave them unattended. Keep them out of the reach of young children and pets. Keep wicks trimmed to 1/8". Make sure no one leaves matches, wick trimmings or other inflammables in a candle wax pool.



LOSS PREVENTION

Your clothes dryer can become serious fire hazard

Careful use and maintenance will reduce the risk. Check your lint filter to make sure it is in place and in good shape. Clean the filter before and after each cycle (no exceptions). Check the venting system behind the dryer to make sure it is not damaged, crushed or restricted. Also, check the outdoor vent to assure that it opens when the dryer is operating.



MONEY-SAVER

Quick QuizTime!



Do you have BOTH your home and car insured with the same insurance company? If not, you could be missing out on a major BUNDLE DISCOUNT. Call us for an over-the-phone review to see how much you might save.



Spotlight: Replacing a lost MA driver's license

The fee is \$25.00. BUT, you may be able to RENEW your license now if you are within one year of your expiration date, saving the cost of the fee.

Source: massrmv.com

ON THE ROAD

What's the worst thing you can do if your car breaks down?



Getting out of your car at a busy intersection or on the highway to check out a fender bender or change a tire ranks at the top of the list, according to the Insurance Information Institute. It is recommended that you get to a safe spot to make a repair or examine damage.

If the cause is an accident, motion the other driver to do the same. If you can't drive the car, it will probably be safer to stay in the car until you can get help. Standing outside the car in the flow of traffic even though you have pulled over to the side or into a break-down lane is not the safest idea either!

Did You Know?

Renters are on their own to protect their belongings and themselves

The landlord's insurance will only cover the cost of repairing the building if there is a fire or other disaster. Coverage, known as renters or tenants insurance, will provide financial protection for personal property and liabilities. It also covers additional living expenses if the renter has to evacuate because of damage to the building.



CALL OR E-MAIL US ANYTIME YOU HAVE A QUESTION ABOUT YOUR INSURANCE OR INSURANCE ISSUES. THAT'S WHAT WE ARE HERE FOR.

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