

Insights and Updates

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Texting while driving

Driving is dangerous. According to data compiled from the National Vital Statistics Report, it is the leading cause of accidental death in the United States.

What's more, every year brings new distractions to the driver seat: radio, satellite radio, GPS consoles, DVD players, cell phones and more.

A recent examination of Fatality Analysis Reporting System data from 1999 through 2008 by University of North Texas Health Science Center researchers uncovered a disturbing, if understandable, trend:

- Distracted driving is a growing public safety hazard. Specifically, the dramatic rise in texting volume since 2005 appeared to be contributing to an alarming rise in distracted-driving fatalities.
- The report's authors recommend "[l]egislation enacting texting bans ... paired with effective enforcement to deter drivers from using cell phones while driving." And, to varying extents, most of the Northeastern states have done exactly that.

Connecticut's hands-free law was enacted in 2005, requiring that drivers, 18 and older, use a hands-free accessory to using a cellular telephone or any mobile electronic device while operating a motor vehicle. Drivers younger than 18 and school-bus drivers are prohibited from using any

type of cell phone or electronic device while the vehicle is moving, even with a hands-free accessory.

A 2008 update specified stricter penalties for teen drivers: A first offense will result in a 30-day license suspension and a \$125 license restoration fee in addition to court fines. The second and all subsequent offenses will result in a suspension for six-month or until-the-driver-reaches-age 18 suspension (whichever is longer), and a \$125 license restoration fee in addition to court fines.

In 2009 legislators made provisions for military personnel to use hand-held mobile devices while operating a military vehicle and performing official duties.

Most recently, a 2010 bill signed by Gov. M. Jodi Rell addresses texting specifically, prohibiting text messaging while operating a motor vehicle, with

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the fine for a first offense of \$100, for a second offense of \$150 and for all subsequent offenses of \$200. The new law went into effect on Oct. 1.

Driving is dangerous enough; don't make it worse by driving distracted. Wherever you are, regardless of the laws in place, do yourself and your fellow drivers a favor. Wait until your vehicle's parked before making calls or sending text messages.



Did you know ...

Windshield damage is the most frequently reported insurance claim. The biggest cause? Debris kicked up from the road. If you don't have glass coverage on your auto policy, you may want to consider adding it.

If your windshield is damaged:

1. Don't delay repairing it.

The longer you wait to repair the windshield, the more likely it won't turn out as well cosmetically or structurally.

2. Use a temporary fix. Seal the break with tape at the point of impact. This will help prevent moisture from seeping into the break, but it won't prevent the crack from spreading.

3. Keep it clean and dry. Moisture can make the crack expand.

Temperature changes and other stresses can make a small break become larger. This could mean the difference between repairing or replacing the windshield. Most cracks can be filled, but depending on the size and location of the crack, repair may not be your best choice. For example, the repair option usually isn't recommended for damage located in your line of vision, because even after it's repaired, the crack may not disappear completely.

When trying to decide on fixing or replacing the glass, take into consideration the effect each may have on the structural integrity of your vehicle. An improper glass repair or replacement could put your safety and that of your passengers and other drivers in jeopardy.

If you have a crack in your windshield, give us a call. We'll help you through the claims process.

Vacation homes— are you covered?

A vacation home is supposed to be a place where you can escape everyday cares. However, if it lacks adequate insurance coverage, it could cause quite a headache.

If your vacation home is unoccupied for most of the year, the lack of monitoring actually may cause certain risks to be higher than with your regular home. Often, a homeowners insurance policy may provide coverage if someone vandalizes or burglarizes your property.

When shopping for a policy, it's important to keep in mind the distinct characteristics of the vacation home. Simply buying the same coverage you have on your first home could leave you with a policy that's full of holes. Is your vacation home on or near a body of water? Is it in an area that sees hurricanes, earthquakes or harsh winters? Is it located deep in a forest? These are the things to consider when comparing policies. Even after buying a policy, purchasing additional coverage may be a good idea

for houses in high-risk areas. And, always remember that flood insurance is not covered by standard homeowners policies.

If your vacation home or condo is part of an association, a master insurance policy may be in place to cover certain things already. Inquiring with the association about what is and what is not covered can save you some cash when you're searching for a policy. Also, check with our office to see if you may be able to save money with a multi-policy discount. Other markdowns often are available for home improvements like winterizing, fire prevention efforts, security alarms, etc.

If your second home is out of sight, out of mind, it could come back to bite you. Make the house looked lived in. Set up lights on timers and have an alarm system activated. Taking the steps to protect yourself with an insurance policy will keep you safe, secure and able to enjoy truly worry-free vacations.





Deer vs. car accidents on the rise

Not all car accidents involve two cars. An estimated 1.5 million collisions between deer and automobiles happen every year. Several hundred people are killed, thousands of people are injured and there is more than \$1 billion in damages caused to vehicles.

Nationwide, U.S. roadways have seen a big increase in deer-car collisions—18.3 percent over the last five years. The peak period for these collisions is October through December, although they can, and do, happen all year long. It digs deep, too, at a time when everyone is trying to pinch pennies. The cost of deer-car collisions has almost doubled in the past 10 years.

Deal with the deer

Whenever you are driving through deer crossing zones, be careful. Deer bolt into the road all the time and you

may not see one coming. They tend to move in groups, so if you see one, be prepared for more. Just before sunrise and during sunset are the times that are the highest risk for deer/car collisions.

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If your full attention is on the road, you'll be better able to spot approaching animals with your peripheral vision. Get in the habit of scanning the roadside as you drive. And use your high beams in the dark whenever possible. This will give you more time to see and react to animals that may be in the road. Keep

your speed down at night. Do not try to swerve around the animal. You could lose control and hit another vehicle—which could be much worse than hitting the deer. Keep your lane position and sound your horn while braking.

If you do hit a deer, do not touch it. The frightened animal could hurt you. Get your car off the road, if possible, and call the police. Contact us to report any damage to your car. A collision with deer or other animals is covered under the comprehensive portion of your auto insurance policy.



Remove snow/ice from your car



We've all done it. It's morning, and you're running late. Having spilled coffee on your pants and blown through 10 minutes looking for another pair to swap out, you skid to a stop where you parked last night. In your car's place is a snow and ice lump. You don't have any more time to waste; you brush off the windows and take off, trailing snow behind you.

But, it's not so innocent as that. The snow and ice blowing off your vehicle doesn't just drift harmlessly out into nothingness. The crystal debris that you're in too much of a hurry to remove can fall from your car and ...

- land on a plowed or treated roadway causing a new hazardous condition;
- cause a "whiteout" of snow reducing your visibility or visibility to drivers immediately behind you; or
- fly off of your vehicle in sheets and hit a car behind you causing property damage or a potential accident.

Snow and ice left on the hood, windows and roof can become deadly projectiles, creating a hazard for everyone on the road. Take a few moments to clear ice and snow from your vehicle; you could prevent a crash or even save a life.

News from our agency

Let us know about the changes in your life

You've heard the old saying: The only sure thing in life is change. Please keep us up-to-date on any change of circumstances in your life that may affect your insurance. Staying in touch allows us to keep you adequately covered.

Let us know if you recently:

- married;
- retired;
- separated or divorced;
- reduced your commute to work;
- added another room to your house;
- quit smoking;
- made an expensive purchase that may need additional coverage; or
- added safety features to your house or car.

As your professional insurance agent, we're looking out for you. Give us a call if any changes have occurred in your life.

