

INSURANCE Insights

A Newsletter for Clients and Friends of MOUNTAIN STATE INSURANCE AGENCY, INC. ●●●●●

Getting a Trampoline? Understand Liability Risks

When the weather warms up, many families with children will buy trampolines or bring one out from winter storage so the kids and their friends – and maybe even parents – can bounce to their hearts' delight.

But while they are fun, they can also be dangerous, with 100,000 Americans seeking emergency-room treatment for trampoline-related injuries a year, according to the U.S. Consumer Product Safety Commission (CPSC).

This means you have a potential liability should a guest be injured playing on a trampoline. If your child's friend is injured and you were not supervising their play, you could be targeted in a negligence lawsuit.

Even if you have barred the kids from playing on the trampoline without adult supervision and they break the rules, you can still be held liable should your child's friend injure themselves.

If you are in the market for a trampoline or have one already, you need to have strict safety rules in place to protect your family members and any guests that use your trampoline.

If you do decide to get one, pay close attention to the safety recommendations from the CPSC Trampoline Safety Alert in the box on the right.

See 'Policy' on page 2



Preventing injuries

- Only one person should use the trampoline at a time.
- Make sure no one is attempting somersaults. A bad landing leading to a back or neck injury can cause paralysis.
- Use pads to cover springs and frame.
- Place the trampoline away from trees or nearby structures.
- Never allow anyone under the age of six to use the trampoline.
- Make sure children are supervised by a responsible adult.
- Add an enclosure designed for trampolines, to help avoid people falling off.

Source: U.S. Consumer Product Safety Commission



Mountain State Insurance Agency, Inc.
 1206 Kanawha Blvd. E.
 Charleston, WV 25301
 Phone: (304) 720-2000
 Fax: (304) 720-2002
www.mountainstateinsurance.com



Mary Ann Jenkins

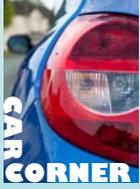
PLEASE VISIT OUR WEBSITE – www.mountainstateinsurance.com

Hopefully you are finding our *Insurance Insights* newsletter informative. Our purpose is to inform our clients, prospects and friends about personal risks faced in everyday life and how insurance might apply to those risks. If you have friends or family members that could benefit from our newsletter, please send us their contact information. We are always looking for more great clients like yourself.

It is our pleasure to be of service to you.

Mary Ann Jenkins/Personal Lines (304) 720-2000 Ext 200

Exercise Extreme Caution Around Large Trucks, Buses



AS THE economy hums along, we are sharing the roads with more trucks than ever before. Unfortunately, many people do not exercise the extreme caution required when driving around 18-wheelers, container trucks and buses.

And if there is an accident, due to their sheer size and weight, they can crush a passenger vehicle, seriously injuring or killing the occupants.

Trucks have tremendous blind spots, take longer to brake

and often require multiple lanes to make turns. If you are also driving in hazardous conditions like icy, snowy or wet roads, the chances of an accident grow.

Another vehicle in or encroaching into the truck's lane was the critical pre-crash event for 73% of fatal large-truck crashes in the U.S. last year, according to the Federal Motor Carrier Safety Administration.

Fortunately, there are steps you can take to avoid having an incident while sharing the road with trucks and buses.

Five tips for driving around trucks

1. Stay out of blind spots – You're small and those trucks are giants. Even though the drivers are sitting high above you, that size comes with huge blind spots for the truck drivers. Here is a good rule of thumb if you must drive in the lane next to a truck: If you can't see the driver through their window or in their sideview mirror, the chances are good that they cannot see you either.

It's better if you don't drive in their blind spot at all, so strategically position your vehicle so that you stay behind or ahead of the truck, if possible. Be careful when merging into a lane next to a truck.

2. Pass with care – As mentioned above, make sure you see the driver in their mirror before passing. Start signaling early and then move into the left lane and accelerate so you can as quickly as safely possible pass them and get out of their blind spot.

When you merge back into the same lane as the truck, make sure you do so only when the truck is visible in your rearview mirror.

Don't pass going downhill or while in the right lane.

3. Give a wide berth – When driving near trucks, be sure to give them a wide berth. Don't tailgate, or linger too long alongside a truck and make slow predictable movements. Do not cut off a commercial truck or bus. They need more time to brake and slow down than passenger vehicles and they are heavy, so if they crash into you the results can be catastrophic.

4. Don't tailgate – Tailgate at your own peril. If the truck or bus in front of you must suddenly stop and you rear-end the vehicle, the chances of severe injury or death are extremely high. Also, don't stop too close behind a truck at a light either. If someone rear-ends you or the truck rolls backwards, there could be serious consequences.

5. Watch for wide turns – Trucks need extra space to make turns, and they will often start a turn from the second lane to the right in order to navigate the corner. If you see a truck with its turn signal on, don't try to squeeze in between the inner lane and the vehicle. Keep your distance.



Continued from page 1

Claims Costs Can Quickly Exceed Homeowner's Policy Limits

Insurance

While your homeowner's policy could cover the cost of a claim, the policy limits may not cover all the damages if the injury is severe.

If you have not already done so, you should consider getting an umbrella policy that pays out once you've breached the limits of your homeowner's insurance.

Leading causes of injuries

- Colliding with another person
- Landing improperly while jumping or doing stunts
- Falling or jumping off the trampoline
- Falling on the trampoline springs or frame

If You Shop Based on Price, You May Regret It Later

AS NATURAL disasters continue to increase in number and severity, and insurers pay out record amounts of claims for damaged homes in many parts of the country, homeowner's insurance rates are on the rise.

In recent years, that's prompted some homeowners to hunt for the lowest possible premium they can find, but that can end up costing them more than they expected.

Dangers of Shopping on Price Alone

- Poor coverage and exclusions that may absolve the insurer from paying all or a portion of the claim.
- Insufficient coverage – or insurance with low payout limits that may not cover all the damage.
- Insurance with a poorly rated carrier that may not be as diligent about paying claims as other insurers.

Many homeowners may be tempted to shop around, especially as some insurers have pulled out of areas they live in. This has started happening in some parts of the country that have been hit with nearly annual catastrophes.

But, some people have learned the hard way that lower premiums can come with a price.

Many people will go underinsured during some catastrophes because they may have focused too much on price in exchange for lower coverage. Even with an additional 50% cushion that most homeowner's policies give, many people are still not able to rebuild their homes after they are destroyed.

The danger here is that price-shopping may leave you short because it forces your agent to cut corners and coverage to get to a premium level that you are looking for.

How to avoid coming up short

When shopping for homeowner's insurance, make sure your policy's coverages and limits are adequate and appropriate for your situation.

When working with us, you should focus on these five areas:

Choosing between replacement cost or actual cash value – Actual cash value is the cost to repair your home or replace your belongings, less a deduction for a decrease in value due to age, wear and tear, and other factors.

Replacement cost is the actual cost to repair or replace your property with items of equivalent quality and kind at current market value.

The total insured value – If you want your home rebuilt as close as possible to the way it was, you need a policy that will cover the full replacement cost of your home – not the property's market value or the amount you paid for it. If the home structure is underinsured, you may not be paid enough to rebuild.

Home contents – Most homeowner's policies cover your personal belongings at a percentage (usually 50-70%) of the amount your dwelling is insured for. So if your home is insured for \$200,000, and your policy covers contents at 50%, your contents are insured for \$100,000 if there is a total loss.

Watch out for policies that have only 25% content coverage or none at all. Believe it or not, those policies are floating around in the market.

Water back-up coverage – A standard homeowner's policy usually covers damage caused by faulty plumbing, heating or air conditioning. But you should make sure the policy has water back-up coverage if the damage comes from outside of your property, like if there is a sewer back-up into your home.

This is common in hurricane-prone states. It is not flood coverage.

Wind and hail deductible – Check to see if the deductible for wind and hail damage differs from your standard deductible.

The takeaway

While you don't want to pay too much for a policy, don't make the mistake of underinsuring your most valuable asset.

Also, don't be swayed by offers of extraordinarily low premiums. There is usually a catch: being that you will be left holding the bag for a portion of the loss.



Bike Safety Tips For Your Family

WHEN THE weather warms up, people hit the roads and paths on their bikes. But for many people who don't ride often, they may make dangerous mistakes while sharing the road with vehicles.

If a vehicle strikes a bicyclist, the ensuing injuries may be severe or potentially fatal. Most car vs. bike accidents happen during the spring and summer, so it's good to understand the risks and how to prevent accidents.

What cyclists can do

About 75% of bicyclists reported wearing reflective gear at night, and many reported properly following the rules of the road consistently in a survey. Follow these steps:

Ride with the flow of traffic. Since drivers do not expect bicyclists to approach from the front, they may not know what to do. Also, it is dangerous to turn in front of oncoming vehicles.

Be predictable. When preparing to turn, signal with your hands before doing so. Always look before turning and avoid making any sudden moves. To be safe, pretend that vehicles do not see your hand signals and should act accordingly.

Always be prepared to stop. Be prepared to stop at intersections and in front of driveways.

Stay alert. Don't use headphones and listen to music while cycling. Also don't talk on the phone or attempt to text while riding.

Watch for swerve-worthy hazards. Potholes, debris that falls off of cars, storm grates and uneven surfaces can all cause bicyclists to make the choice between swerving into traffic or hitting the object and falling.

If there are bike paths or bike lanes, always ride on them before choosing a public sidewalk or a street. Keep in mind that pedestrians always have the right of way on a sidewalk. In some places, it may be illegal to ride on the sidewalk.

Always stay visible. When there is dim light or no light, wear reflective gear. Drivers cannot always see bicyclists at night. If possible, stay off the road when it is raining and right after rains.

Wear a helmet. Shop around to find one that fits



1206 Kanawha Blvd. E.
Charleston, WV 25301

properly. Choose one that is certified, and check for recalls on cpsc.gov.

What drivers can do

Drivers must always be vigilant for bicyclists on the road. Many cities are now adding "sharrows" to the roads. These are arrows that indicate a shared right lane for bicyclists and motorists.

When these arrows are present, it is courteous for drivers to use the lane only for making a right turn if there are bicyclists using it. These are some additional helpful tips:

Be a predictable driver. Always use signals when turning or changing lanes. Do not assume that bicyclists can see as well. They may not have mirrors. Keep a safe distance away from them at the rear, side and front. Allow plenty of room for passing.

Avoid using a mobile device while driving. Since bicyclists often travel considerably slower than vehicles, drivers may approach them quickly. Distracted drivers who are using mobile devices may not be able to brake in time to avoid an accident.

For more information, discuss concerns us.

