

# Insurance Insights

A NEWSLETTER FOR CLIENTS AND FRIENDS OF MOUNTAIN STATE INSURANCE AGENCY, INC.



## Why Every Home Needs Smoke Alarms



they put themselves at risk. Smoke alarms should never be covered.

If a smoke alarm is too sensitive and becomes a nuisance, do not remove or disconnect it. Talk to a local fire department. Relocating the device to another part of the room or replacing it with a high-quality alarm may solve the issue. Also, do not remove smoke alarms from kitchens. Over 40 percent of households with smoke alarms in the kitchen reported that the device went off at least once per year, and this was due to cooking about 75 percent of the time. If an alarm starts making chirping noises, replace the battery immediately. To learn more about safety tips for smoke alarms and how they can protect homes from costly insurance claims, discuss your concerns with an agent.



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The Los Angeles Fire Department distributed and installed thousands of smoke alarms to local residents in high-risk areas between 2014 and 2015. They did this in response to alarming nationwide statistics about smoke detectors and smoke-related deaths. While over 90 percent of homes today have smoke alarms, millions of Americans still do not have them. Several other cities across the United States are taking action to encourage the use of smoke alarms.

### Non-working Smoke Alarms

In about 70 percent of recent reported home fires, the home had one or more smoke alarms. Only about 50 percent of those sounded when there was a fire. However, some fires were not serious enough to activate the smoke alarms. In incidents where the fire was bad enough to trigger a fire alarm, the devices went off around 85 percent of the time. Approximately 35 percent of home fire deaths happened because there were no smoke alarms installed, and one percent of the reported deaths happened because of a fire that was

not significant enough to activate the smoke alarms.

### Working Smoke Alarms Save Lives

In homes where there are smoke alarms, the risk of dying in a fire is cut in half. However, this statistic is irrelevant if the smoke alarm is not working. To ensure proper function, homeowners or renters must check their alarms regularly. Batteries should be replaced at least once per year with high-quality batteries, and all smoke alarm units should be replaced every 10 years.

While it is helpful to have multiple smoke alarms, even one smoke alarm in the home reduces death risk by about 35 percent over homes that do not have any smoke alarms. When alarms fail, they usually do so because of dead batteries, disconnected wires or missing components. Some people disable smoke alarms while cooking or doing something that may set them off. If they reconnect a device improperly, accidentally break it or forget to reconnect the battery,



Mary Ann Jenkins

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Hopefully you are finding our *Insurance Briefs* 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.

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# Seat Belts Save Thousands of Lives Per Year

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Lead by example. Studies have shown that if one passenger or the driver buckles his or her seat belt, other passengers are more likely to follow suit.

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Buckle up. The life you save may be your own.

Here are the ugly statistics:

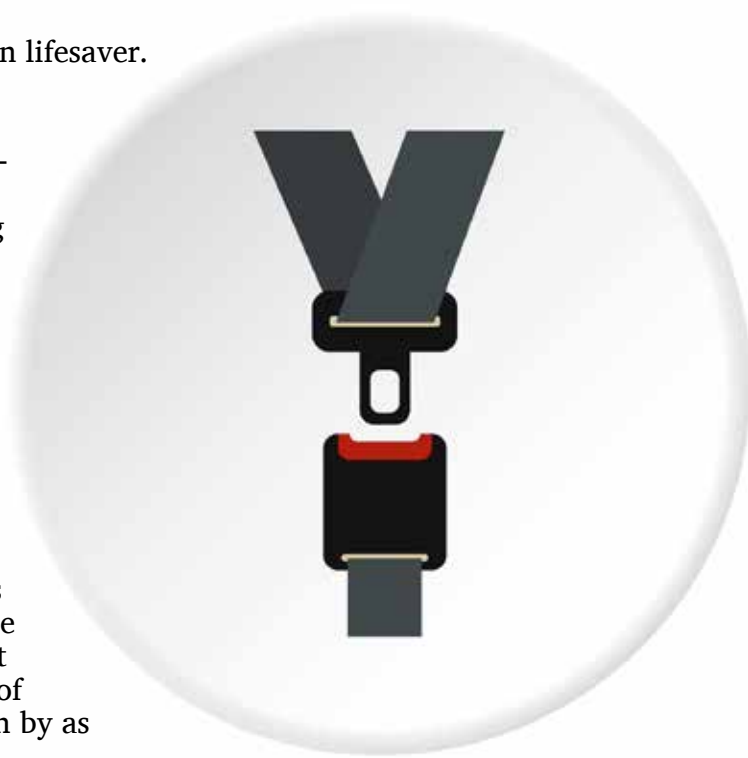
- Unbelted passengers are 30 times more likely to be thrown from a car from a car in an accident than belted passengers.
- If you are thrown from a moving car in an accident, you have only a 1 in 4 chance of surviving.
- Unrestrained passengers in a crash at just 30 miles per hour are thrown forward with a force equal to up to 60 times their own body weight.
- Car safety features are not designed to work if you aren't wearing a seatbelt.

That said, thanks to mandatory seat belt laws in the vast majority of jurisdictions, the drivers and passengers are more likely to wear seatbelts now than they have been in history. In 2000, drivers used seat belts about 79 percent of the time. Today, that number is over 90 percent. Every state in the country now has some type of mandatory seat belt use law except New Hampshire - and all 50 states and the District of Columbia have child safety seat laws.

**Seat belt use saves lives.**

Seat belt use is a proven lifesaver. Consider:

- For drivers and front-seat passengers in passenger cars, using a lap and shoulder belt reduces the risk of fatal injury by 45 percent, according to the Insurance Institute for Highway Safety Highway Loss Data Institute.
- For drivers and front-seat passengers in SUVs and vans, the lap and shoulder belt use reduces the risk of fatal injury in a crash by as much as 60 percent.
- Today, about drivers use seat belts about 90.1 percent of the time. But if everyone used seat belts all the time, on every trip, the Insurance Institute for Highway Safety estimates that another 2,800 lives would have been saved.
- The Center for Disease Control estimates that seat belts reduce serious crash-related injuries by half.
- The National Highway Traffic Safety Administration reports that seat belts likely saved 12,802 lives of car occupants age 5 and older in 2014 alone.
- Child restraints are estimated to have saved another 252 lives of passengers ages 4 and under in that same year.
- The number of lives saved due to seat belt use has been consistently over 12,000 per year every year since at least 2010, according to the NHTSA's National Center for Statistics.
- The number of lives of children ages 4 and under saved each year thanks to the use of child restraints in motor vehicles has been over 255 every year and was over 300 in the year 2010.



Tips:

- Air bags also save lives, but they are not a substitute for seat belts, according to the Centers for Disease Control. Buckle up, even if you have air bags.
- Lead by example. Studies have shown that if one passenger or the driver buckles his or her seat belt, other passengers are more likely to follow suit.
- Children ages 12 and under should sit in the back seat, properly buckled up.
- Place children in the middle of the back seat, if possible. Statistically, it is the safest spot in the vehicle.
- Never place a rear-facing child seat in front of an air bag.
- Use the seat, booster or belt appropriate for your child's age and size.
- Drivers and vehicle owners should insist all passengers wear seat belts, even on short trips.
- Pay close attention to rear seat passengers. Studies show that rear seat passengers are 10 percent more likely to neglect to wear their seat belts. But rear seat passengers made up 26 percent of motor vehicle accident passenger deaths in 2012.

# U.S. News Names 2017 Best Vehicles For The Money

U.S. News reviews new vehicles each year to name several that offer the best value for the price. The news agency looks at trucks, minivans, SUVs and cars. To win an award, a vehicle must be the best combination of price and quality. With 20 different categories for winners, U.S. News provides a comprehensive look at which cars fit specific sets of needs of American drivers.

## Quality Measurement

Car ranking information is used to determine quality. For about a decade, thousands of Americans have relied on this annual report from U.S. News to make a buying decision. This is because U.S. News uses the analyses of several testing agencies and other automotive organizations in addition to their own.

## Value Measurement

U.S. News works with pricing specialists at TrueCar to determine purchase prices across the nation. However, purchase price is not the only consideration. How well a vehicle holds its value is another important issue, and the average cost of repairs and upkeep for a vehicle also play a vital role in determining overall value. For example, some vehicles may cost more to fuel or may require more frequent repairs on average.

## 2017 Winning Cars And Trucks

As it has done for several years, the Toyota Prius won the award for the best hybrid car. For the best subcompact car category, the Honda Fit won the award. The best compact car was the Kia Soul, and the Audi A4 took the award for the best luxury small car. For large cars, the Chevy Impala was given the top award. The best midsize car was the Hyundai Sonata, and the best luxury midsize car was the Lexus ES. As a few automotive experts predicted, the FIAT 124 Spider took the top award for

sports cars. For trucks, the Ford F-150 won the best large truck award. The Chevy Colorado was named best compact truck.

## 2017 Winning SUVs And Minivans

The best three-row SUV was the Kia Sorento, and the best two-row SUV was the Nissan Murano. For compact SUVs, the Honda CR-V took the top award again. The Honda HR-V was named the best subcompact SUV. As many people expected, the Toyota RAV4 Hybrid won the award of best hybrid SUV. The Ford Expedition was the best large SUV, and the best luxury compact SUV was the Lexus NX. While the Lexus RX350 took the award for best two-row luxury SUV, the Acura MDX was named best three-row luxury SUV. The Chrysler Pacifica was given the best minivan award.

## Winning Trends

Toyota took the most awards for 2017. Although Toyota and Lexus vehicles tend to have higher sticker prices, their performance ratings outshine many competitors. Also, the maintenance costs are lower on average. Kia has become more popular in recent years and shined with several of its 2017 models. The South Korean brand beat tough competitors such as Honda and Hyundai for the awards with its low prices and generous feature packages.

Some vehicles were new to the winner's circle this year. While consumers may have been surprised to see the Pacifica and the Spider top the list, several experts were not shocked when they saw the great performance, plentiful features and affordable price tags.

To learn more about the award-winning 2017 vehicles, their safety features and which ones are better for insurance purposes, discuss options with your agent.



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where multiple people are injured, which would multiply the total damages. It's important to consider what amount would be acceptable for various conditions. For example, ask yourself how much you would settle for if you were paralyzed and unable to work the rest of your life.

Anyone who has something to lose should have at the very minimum a two million dollar umbrella, but if you really have a lot to lose and don't want to gamble with your life's wealth, your options are at least a five million dollar policy, if not more. The coverage you get should be discussed with your agent, and it may not be a bad idea to get input from a personal injury attorney as well.

# How Much Umbrella Liability Protection do you Need?

One million dollars is the minimum amount of coverage for an umbrella policy. However, insurance companies usually offer these types of insurance policies in one million dollar increments and often go up to five or ten million. Some companies that target high net worth individuals may offer up to fifty million or more in coverage. Most people who purchase an umbrella policy choose the one million dollar amount, but many choose two million dollars or more.

A rough estimate of what it costs for the first million is about \$200 to \$250 a year, but can be higher if you have more than two cars, young drivers or points on your record. While each incremental amount above the first million is slightly less, increments exceeding ten million can be higher.

The more coverage you have, the more bullet proof you will be if you become liable for a catastrophic incident. One of the best aspects of this coverage is that it's very inexpensive. It's important for those considering this type of insurance to avoid cutting corners. Shortcuts cannot be afforded when all accumulated assets from an entire lifetime are in question. Some believe that all they need is coverage for whatever their net worth is, but settlements and judgments can go beyond someone's assets

because damages are never limited to someone's net worth.

It's also important to protect future wages from garnishment. The future income of an individual who doesn't have ample coverage can also be jeopardized. If the person who is injured earns a considerable amount of money, that individual is more likely to be a target of the best liability attorneys.

Although one million may appear to be more than enough coverage, the total cost of liability claims can multiply quickly. In today's world, a million isn't much. It's not unusual to read in the news of settlements over well over five million. Losing the ability to earn an income and facing a lifetime of injuries or medical care can easily total beyond several million dollars over the span of an individual's lifetime, not to mention situations

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