



A^{the} ADVISOR

A Publication for GuideOne Insurance Personal Lines Policyholders
Issue II, 2006

An Extra Measure of Protection GuideOne's Personal Excess Liability Coverage

To learn more about protecting your home and reducing risk, visit the Personal Lines Consumer Information and Safety Tips section on www.guideone.com.



To learn more about any of the features in *The Advisor*, contact your GuideOne agent, or call **1-888-218-8561** to locate an agent near you.

A guest at your home trips and falls down your stairs and is seriously hurt. Most people would think that their homeowners insurance would cover an accident like this one. However, the guest is suing for more than the limit of your insurance company's liability under your policy. In addition, the guest is a surgeon and has badly injured their hand and will not be able to operate for some time, if ever. Your guest's attorney wants you to compensate for medical expenses, present and future lost earnings, and pain and suffering. If you lost the lawsuit, would your family's financial future be at risk?

Americans sue more often, litigate a wider range of claims and win spectacularly larger judgments than ever before. The value of a damaged car or home can be easily determined. But there is no certainty when a jury determines the worth of a lost life or an injury that changes a life forever. A sizeable judgment could mean the loss of a home or a lifetime's savings. If an award exceeds a family's total assets, future earnings may be garnished to satisfy a judgment. Even if you win a lawsuit, legal defense costs can be staggering.

*Due to applicable state laws, certain coverages may not be available in your state. Please contact your GuideOne Insurance agent for coverage availability.

Personal Excess Liability insurance coverage from GuideOne can alleviate these fears by offering an extra layer of protection over your homeowners and auto policy in the following ways:

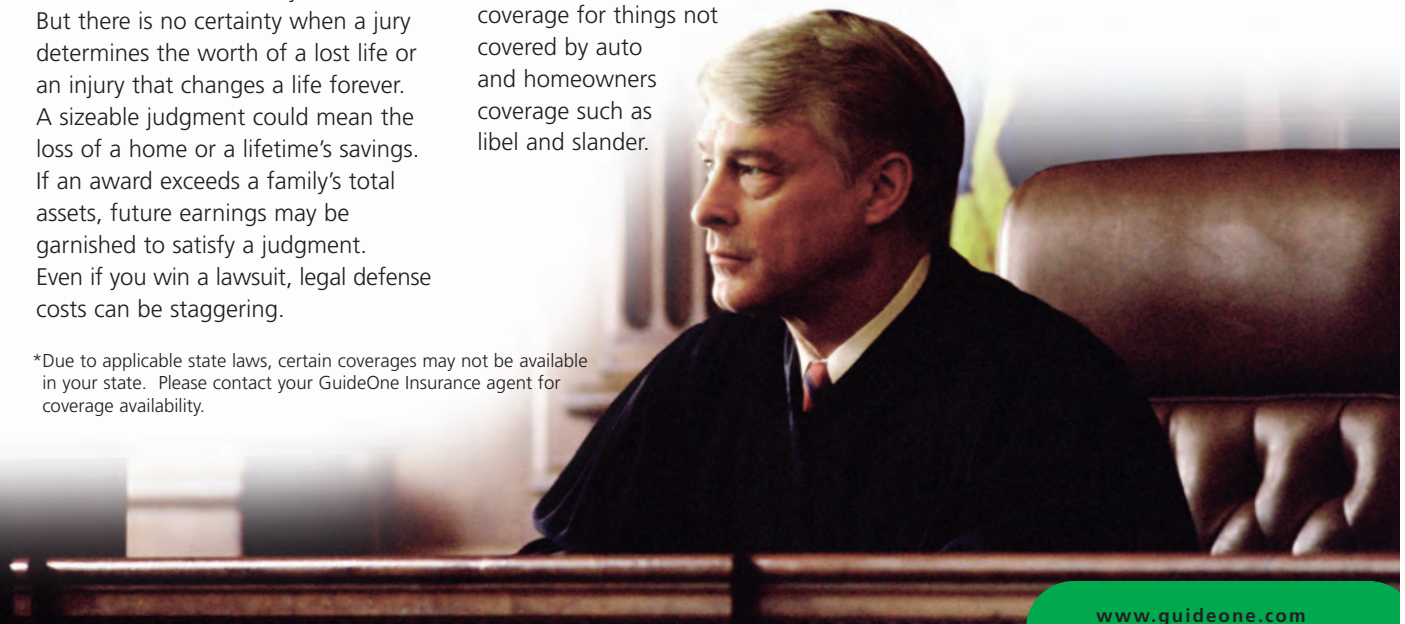
- It offers coverage for unintentional personal injury acts of a non-business nature, such as slander, defamation of character, and invasion of privacy;
- It provides for legal defense and costs in some situations, even when a lawsuit is groundless or not covered by the underlying policy; and
- You have the option of choosing either a \$1 or \$2 million excess limit of liability.

According to the Insurance Information Institute, Personal Excess Liability coverage is important because it will increase the liability protection beyond what you have in your standard auto and homeowners insurance policies. It also aims to fill gaps in your liability coverage for things not covered by auto and homeowners coverage such as libel and slander.

You can easily become part of a lawsuit if:

- You have teenage drivers in your household;
- You often have guests at your home;
- You serve on a board of directors of a not-for-profit organization;
- You use watercraft or recreational vehicles owned by someone else;
- You perform volunteer work for a religious or not-for-profit organization; and
- You travel often, especially out of the country.

Don't jeopardize your financial security or that of your family. GuideOne's Personal Excess Liability coverage provides that extra measure of protection for your assets and lifestyle. To learn more about this vital coverage, please contact your local agent, or visit www.guideone.com.



Back to School Safety

When we think of back-to-school safety, we think about looking both ways before crossing the street, always having a partner on field trips, and not talking to strangers. But what about your college-age children's back-to-school safety? Each year, students leave the safety and comfort of their homes bound for the college experience. This can prove to be a trying time for parents since you are no longer there to watch over their every move. However, if you send your child off to college with some basics of campus safety, you may be able to sleep better at night.



Fire Safety

According to the Center for Campus Fire Safety, a total of 88 people have been killed in campus-related fires since January 2000. To help keep your child's dorm or off-campus housing safe, consider the following:

- Choose fire-safe housing that includes automatic fire sprinklers;
- Install smoke alarms on every level and check to make sure they are working;
- Use only high quality UL listed extension cords that are properly rated for the intended purpose. If cords show wear or tear, discard them. In addition, never run extension cords across traffic paths or under rugs or furniture;
- Never overload electrical outlets with too many appliances;
- Most colleges do not permit candles in residence halls, however, if they are allowed, never leave them unattended. Also, be sure to use only dripless candles;
- Position all lamps and halogen lights away from combustible items, such as curtains; and
- Learn how to use a fire extinguisher before a fire breaks out.

Crime Prevention

It is easy in a dorm setting for students to feel comfortable with the neighbors around them. There is a sense of community and trust that causes students to let their guard down. Unfortunately, this mind set makes it easy for criminals to strike. By following some simple rules recommended by the National Safety Council, students can help keep themselves and their property safe:

- Lock doors while inside the room;
- Do not loan keys to the room to anyone;
- Avoid leaving messages on doors describing departure or returning times;
- Do not leave large sums of money, jewelry or valuables in rooms;
- Do not prop open the suite or residence door;
- Be mindful of visitors in the room and do not let strangers in; and
- Report suspicious people, including door-to-door salespeople.

Knowing your children are educated on campus safety will give you peace of mind and make the transition to college that much easier. 🌟

Insurance Fraud: Is it Really a Victimless Crime?

Taken together, fraudsters cheat innocent families and insurance companies out of billions of dollars each year. This ends up costing the average household approximately \$300 annually. There are numerous different ways these criminals can take advantage of you, some which include:

- Padded claim amounts (legitimate claim but inflated damage amounts);
- Bogus auto thefts;
- Arson;
- Staged slip and fall;
- Faked burglaries;
- Deceptive disabilities;
- Premium fraud (workers' compensation); and
- Staged auto accidents (sometimes called swoop and squat).

Did you know that...

- Fraud and deception within the property and casualty industry is estimated at approximately \$30 billion dollars annually;
- That number drastically increases to \$100 billion when the life and health insurance industry is added in;
- 1 in 10 Americans say they would commit insurance fraud if they could get away with it;
- 1 out of every 3 bodily injury claims from car accidents involve fraud; and
- Arson and suspected arson account for nearly 500,000 fires a year — one out of every four. 🌟

*If you would like to report suspected fraudulent activity please contact the GuideOne Special Investigation Unit: toll free: 877-448-4331
Leo Sibenaller, ext. 5407 • Kathleen Alverio, ext. 5552 • Donna Boldy, ext. 5561*



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