

# A<sup>the</sup> ADVISOR

A Publication for GuideOne Insurance Personal Lines Policyholders  
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## Are You the Biggest Danger on the Road?

### Getting a Handle on Driver Distractions

**W**e live in a world where multitasking is almost a necessity. How many times do we run out the door for our drive to work with breakfast in one hand and our cell phone in the other? We hop in our car, dial our phone, take a bite of our breakfast, all while pulling out of our driveway. Even if you are not guilty of this behavior yourself, you have certainly seen others doing something similar, or worse. As much time as you think you are saving by doing three things at once, you are putting your life and others at risk while doing anything else than paying attention to the road ahead of you.

According to the AAA Foundation for Traffic Safety, 25 percent of all crashes are due to distractions. These accidents constitute an estimated \$40 billion in social and economic expenses. With people's busy schedules and today's technology, it is easier to be distracted than ever before. Between navigation systems, cell phones, carpooling and fast food drive-up windows, today's drivers have a difficult time keeping their minds on the road ahead. Not surprisingly, teenage drivers especially have trouble staying focused due to their inexperience, feeling of invincibility, and peer pressures.

Driving distractions become more common as new technologies that make driving easier, more comfortable and more convenient become a standard fixture in cars. There are

many factors that can contribute to a commuter's lack of attentiveness such as cell phones, adjusting the radio, viewing navigation systems, personal grooming, eating, drinking, attending to passengers, reading maps or books and many more. The list will continue to grow as additional multimedia devices, entertainment equipment and convenience packages develop.

In addition, according to a study conducted by the Insurance Institute for Highway Safety, motorists who use cell phones while driving are **four times** as likely to get into crashes serious enough to injure themselves. And, reaching for a moving object, such as a falling cup, increased the risk of a crash or near crash by **nine times**.

#### Minimize Distractions

It's hard not to be distracted while driving because there is always something either inside or outside of the vehicle that can draw your attention away from the road. However, minimizing these distractions and making an honest effort to not be distracted by what's happening around you could greatly reduce the number of motor vehicle casualties. So, wait until you get to work to eat your breakfast, turn off your cell phone and enjoy your drive. Protect yourself, your family and those around you by being a responsible, alert driver. ☺

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



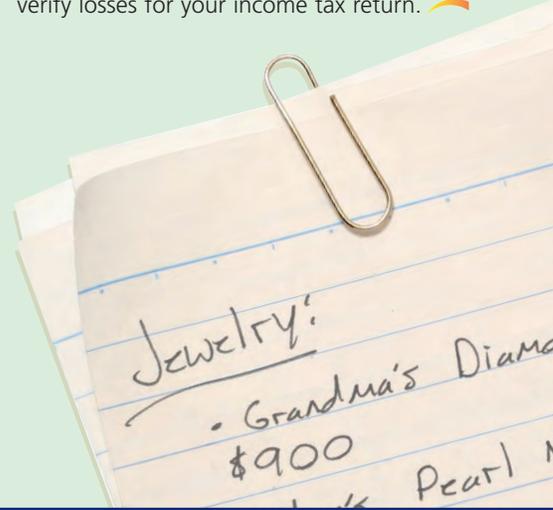
# Tips on How to Develop an Inventory List for Your Home

If you were to lose your home in a fire, do you feel confident that you could sit down and write a complete list of its contents and what they are worth? Making a home inventory list of the contents of your home can help save you time and money in the event of a claim.

Taking a full inventory of your home can be an overwhelming task, especially if you have lived in your home for a number of years. However, if disaster were to strike, you would appreciate the time and effort you put in. A good place to start is with your recent purchases, then work your way backwards.

There are a number of ways to inventory your home: lists, special software, pictures or by videotape. Whichever way you choose, be sure to note the make, model, year and if it applies, the serial number of the item. Gather any sales receipts, purchase contracts or appraisals you may have and attach them to your lists as well. If you are taking pictures of your items, you can write the information on the back of the picture. If you are using videotape, you can describe the information while you are filming. There is also special software available for purchase that contains a room by room inventory program.

After you are finished with your complete home inventory, be sure to store it in a safe place. You may want to consider keeping it in a safety deposit box or some other place outside your home. That way you will have the peace of mind knowing it won't be destroyed if something were to happen to your home. Make sure you keep your inventory up-to-date by adding all new purchases. Taking the time to inventory your home will help you settle insurance claims faster, purchase the correct amount of insurance for your home and verify losses for your income tax return. 🌟



## The GuideLine — A Helpful Solution

Express Claim Reporting Service — 24 hours a day, 7 days a week

At GuideOne Insurance, we try to make the handling of your claim as trouble-free as possible. The GuideLine is an around-the-clock auto and homeowners claim reporting service available for our valued policyholders. Since accidents can occur at any time, you can report your claim to our toll free number, 1-888-748-4326. You will be connected with helpful customer service representatives who will guide you through the loss reporting process. With the GuideLine, you won't have to wait until normal business hours to report your claim. Our GuideLine representatives are available to take the details of your claim 24 hours a day, 7 days a week. 🌟

