

the **ADVISOR**

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Driving in Severe Weather

Tips to Help Keep you Safe on the Road

Driving in severe weather conditions such as snow, sleet or ice can be dangerous, scary and stressful. The best defense to driving in severe weather is to not be driving in it at all. However, life sometimes forces us to head out in conditions that we would rather not be driving in. The following are some tips to help keep you safe while out on the road.

Before Your Trip:

- Check the forecast on the radio, TV, internet or in your local paper. Be sure to let others know your route, destination and estimated time of arrival.
- Keep at least a half tank of gas in your vehicle at all times.
- Make sure your car is in peak running condition.
- If you have a cell phone, make sure to bring it and that it is fully charged.
- Be sure your trunk carries a properly inflated spare tire, jumper cables, and a tool kit. Bring a shovel, tow and tire chains, and a bag of salt or cat litter for winter weather.


- Bring a survival kit with a flashlight and batteries, compass, first aid kit, reflective triangles and brightly-colored cloth, exterior windshield cleaner, ice scraper and snow brush, wooden matches, scissors, string and non-perishable, high energy foods. If you are driving in winter weather, pack heavy wool mittens, socks, hats and blankets.
- Make sure you are properly rested.

While on The Road:

- Do not use cruise control when driving on any slippery surface.
- Do not make any sudden stops or take off in a hurry. Applying the gas slowly to accelerate is the best method for regaining traction and avoiding skids.
- Slow down! Everything takes longer during severe weather — accelerating, stopping and turning. Give yourself time to maneuver by driving slowly.
- Increase your following distance to eight to ten seconds to provide the longer distance needed if you have to stop.
- Whether you have antilock brakes or not, the best way to stop is threshold braking. Keep the heel of your foot on the floor and use the ball of your foot to apply firm, steady pressure on the brake pedal.

- When driving in fog, turn your lights to low beam and stay to the right of the road.
- During winter weather, don't stop going up a hill. Don't power up the hill either. Try to get some inertia going before you reach the hill and let that carry you to the top.
- Avoid driving near large vans, trailers or semis during high winds.

If You Get Stranded:

- Do not leave your car unless you know exactly where you are, how far it is to help, and are certain it will improve your situation. It is hard to walk and see in a severe snow storm and you could easily become lost.
- Tie a brightly colored cloth to the antenna to signal distress. Keep the dome light on at night if possible — it only uses a small amount of electricity and will make it easier for rescuers to find you.
- Run the heater and engine about every 10 minutes to stay warm. Make sure the exhaust pipe isn't clogged because that could cause carbon monoxide to leak into the car.
- Stay warm! Use whatever you have available in the car to insulate your body from the cold. 



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 report a claim, call the GuideLine toll-free at **1-888-748-4326** anytime — **24 hours a day, 7 days a week.**



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.

Provide Your Family with an Extra Layer of Protection

According to a recent study from Cox Communications Inc., in partnership with the National Center for Missing and Exploited Children, a large majority of teens (71%) have established online profiles, including those on social networking sites such as MySpace and Friendster. Pre-teens and teenagers are exposed to a cyber world where posting humiliating photos, derogatory comments or hateful rumors about peers is common practice. A national study of cyber-bullying found that 42% of children in grades 4 through 8 have been a victim of cyber bullying.* As use of these social networking sites continue to grow, so does the risk of possible litigation for a slander, libel or defamation of character lawsuit for something a member of your family posted on the Internet.

These exposures are not covered under a standard homeowner's policy. However, when Personal Injury (PI) coverage is added to a homeowner's policy, it provides coverage for:

- Unintentional personal injury acts of a non-business nature, such as slander, defamation of character, invasion of privacy, and
- Legal defense and costs regarding a lawsuit against you regarding Personal Injury even if the suit is groundless.

*Sources: GenRe Research —
"Personal Injury and the Internet – an Exposure Revolution"

In the event of a large loss, a Personal Excess Liability (PEL) policy can provide an extra layer of protection over your auto or homeowner's policy of \$1 million or more. The PEL automatically provides excess Personal Injury coverage whenever the underlying homeowners liability policy has PI.

Personal Excess Liability provides your family with additional financial security and an extra measure of protection for your assets and lifestyle.

It also aims to fill gaps in your liability coverage for things not covered by auto and homeowners coverage such as:

- Borrowed watercraft or recreational vehicles owned by someone else; and
- World wide rental car coverage

Don't jeopardize your financial security or that of your family. To learn more about these essential coverages, please contact your local agent, or visit www.guideone.com.



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