

the **ADVISOR**

A Publication for GuideOne Insurance Personal Lines Policyholders
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Preventing Home Fires

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.

According to the National Fire Protection Association (NFPA), in 2007, U.S. fire departments responded to nearly 400,000 home structure fires, causing \$7.4 billion in direct damage. As a result of the fires, 2,865 people died and 13,600 people were injured. There are a number of important steps you can take to prevent your family, home and possessions from becoming a tragic statistic.

Install Smoke Detectors, Fire Extinguishers and Alarm Systems

Smoke detectors are one of the most important safety devices you can have in your home. The NFPA reports almost two-thirds (63 percent) of house fires were in homes with either no smoke alarms or non-working smoke alarms. Regular maintenance and testing are essential to maintain your family's safety.

The installation of fire extinguishers in your home is another important safety precaution. When properly used, a fire extinguisher can help prevent a small fire from turning into a devastating blaze.

For added protection, a variety of monitored fire alarm systems are available that can automatically dispatch firefighters to the home. This is particularly valuable when homeowners are away from their home.

Make an Evacuation Plan

In a typical house fire, occupants only have about two to three minutes to evacuate. In addition, people often panic and become confused, and many young children die in fires because they try to hide from the smoke and flames. So, having an evacuation plan in place is critical to your family's survival.

An evacuation plan includes identifying all exits, determining escape routes and choosing a safe place to meet outside of your home. It is important everyone in your household understands the plan and practices it.

Reduce Fire Hazards

To help avoid a potentially devastating and deadly fire, it is critical to reduce and eliminate as many fire hazards as possible. While this may seem like common sense, there are certain hazards many homeowners are either not aware of or do not take seriously.

For instance, do you know where and why most home fires occur? More fires start in the kitchen than anywhere else in the home. And, cooking is the leading cause of home fires and fire injuries. Following safe practices, such as monitoring food while it is cooking, is essential. Just as important, it is wise to regularly inspect your home, appliances and equipment to identify and correct fire risks.

For key guidelines to reduce home fire hazards, please see the "Home Fire Safety Hazard Reduction Checklist" and other safety resources on www.guideone.com.



Added Protection for Your College Student

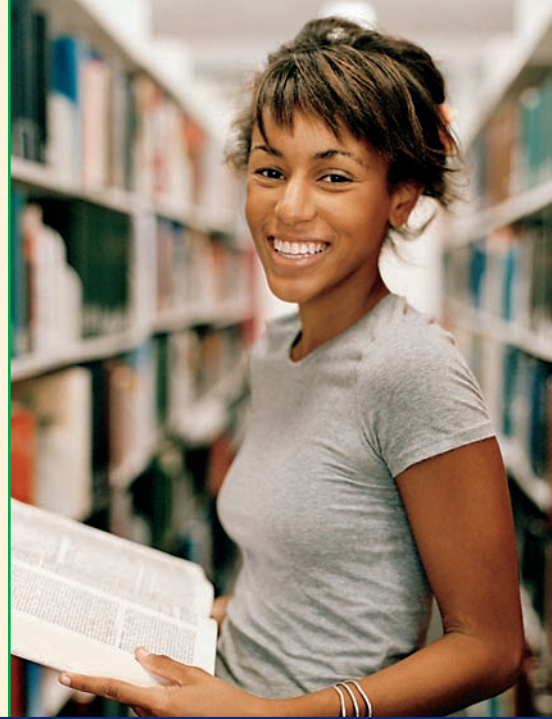
With expensive computer and electronic equipment showing up on university campuses around the country, many students are bringing thousands of dollars worth of personal possessions with them to college.

If your child is making his or her way to college this Fall, it is important to make sure you have the proper insurance coverage. Many parents assume their child is fully covered under their homeowners policy; however, that is not always the case.

The Insurance Service Office (ISO) defines an "insured student" as a student enrolled in

school full-time, as defined by the school, who was living in your home before moving out to attend school. The student must be under the age of 24 and a relative, or under the age of 21 and in the care of the policyholder.

If your student does not meet the ISO's definition of insured, such as a part-time student, additional coverage is available through an endorsement on your GuideOne homeowners policy. To find out more about this valuable protection and how to add it to your policy, contact your GuideOne agent today or visit www.guideone.com. 🌟



Is it Time to Get Your Jewelry Reappraised?

Make sure you have adequate coverage for your most valuable pieces

Most people are good about getting their jewelry appraised and insured when they first purchase it. However, with the changing cost of gold, silver and platinum, it is equally important to have jewelry reappraised every few years to ensure adequate coverage.

As part of the appraisal process, a competent jeweler will inspect items, check for loose

settings, faulty links, worn prongs, and note any changes that may have occurred, such as mounting alterations or damage. They also are able to provide the most up-to-date appraisal of your jewelry.

Once your reappraisal is completed, be sure to share it with your GuideOne agent so they can adjust your insurance coverage accordingly. 🌟

New Home Inventory Software Now Available — For Free!

As a responsible homeowner, one of the most important things you can do is take time to complete an inventory of your home. Because the risk for burglary, natural weather events, or house fires is very real, it is important to make sure your belongings will be covered by insurance. Without a list that documents everything you own, you can easily overlook items that should be included in a police report or insurance claim. As a result, you may not receive the proper amount to cover your losses.

To help you with the daunting task of taking a home inventory, the Insurance Information Institute (III) offers a free online program titled, "Know Your Stuff," that makes creating and updating your home inventory quite easy. And with this free, secure online storage tool, you will have access to the inventory anywhere, any time. To get started, visit www.iii.org today. 🌟

