

the **ADVISOR**

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GETTING A HANDLE ON DRIVER DISTRACTIONS

Are you the biggest danger on the road?

WE LIVE IN A WORLD WHERE MULTITASKING FEELS LIKE 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 ANOTHER? We hop in our car, dial our phone or text a message, 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. More importantly, some states now have laws in place where talking or texting on your cell phone while driving are banned. 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 other 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. Transportation secretary Ray LaHood has called

distracted driving a “deadly epidemic.” 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. The list will continue to grow as additional multimedia devices, entertainment equipment and convenience packages develop. Not surprisingly, teenage drivers especially have trouble staying focused due to their inexperience, feeling of invincibility and peer pressures.

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. Also, many people work out of their car which makes it hard not to become distracted while driving. However, minimizing these distractions and making an honest effort to not be distracted by what is happening around you could greatly reduce the number of motor vehicle casualties. If you need to do something other than concentrate on driving while in your car, pull over and take care of your business while you are parked as opposed to putting everyone’s life in danger by driving while distracted. 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.

TO REPORT A CLAIM, call the GuideLine® toll free at 1-888-748-4326 any time – 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.

BEWARE OF VEHICLE CLONING

VEHICLE CLONING IS A CRIME YOU MAY HAVE HEARD VERY LITTLE ABOUT, BUT ACCORDING TO THE NATIONAL INSURANCE CRIME BUREAU (NICB), IT IS A TROUBLESOME CRIMINAL TREND WITH PROFITS EXCEEDING \$12 MILLION ANNUALLY AND CRIMINALS NETTING AN AVERAGE OF \$30,000 PER CLONED VEHICLE. Criminals clone a vehicle by taking a stolen vehicle and giving it the identity of a non-stolen, legally owned vehicle. By applying counterfeit labels, plates, stickers and titles to stolen vehicles, criminals can make them appear as if they are legitimate, legally owned cars and trucks. The criminals then turn around and sell the cloned vehicle to unsuspecting consumers. The worst part of this scam is if you are the victim of purchasing a cloned vehicle and it is identified by the authorities as stolen, most times the vehicle is confiscated and you are left without a vehicle, but still stuck with the loan.

To help you avoid becoming a vehicle cloning crime victim, the NICB offers the following tips:

- Check the vehicle's VIN with appropriate government agencies and your state bureau of motor vehicles.
- Analyze the ownership pattern for any new or late model vehicle with no lien holder.
- Have a private company conduct a vehicle history search.
- Trust your instincts: If a used vehicle deal sounds too good to be true, walk away.

For more information on vehicle cloning, visit the NICB's Web site at nicb.org. ■



PREVENTING INSURANCE FRAUD: KEEPING MONEY IN YOUR POCKET

Insurance fraud costs the average household \$300 each year, money that comes out of your pocket. Fraudsters cheat innocent families and insurance companies out of an estimated \$100 billion annually. There are several different ways criminals try to take advantage of you, some of 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).

Reporting suspected fraudulent activity is key to stopping fraud and keeping valuable money in your pocket. However, two out of every five Americans say they are "not very likely" or "not likely at all" to report someone who defrauded an insurer. Fortunately, GuideOne has a Special Investigation Unit (SIU) that is here to help if you suspect someone is committing insurance fraud.

Here's how you can report suspected fraudulent activity:

- Call the GuideOne SIU toll free at 1-877-448-4331, ext. 5407;
- E-mail the GuideOne SIU at CL-SIU@guideone.com; or
- Text the word "FRAUD" to Tip411. (847411)

For more information on fraud prevention and reporting insurance fraud, visit guideone.com and click on the "Report a Claim" link. ■



PROTECT YOUR MOST VALUABLE POSSESSIONS

Your homeowners insurance policy provides coverage for your home and most of its contents, but it is important to cover your most valuable items as well, such as jewelry, fine art, silver flatware, antiques, musical instruments, stamp or coin collections, etc. With GuideOne's add-on Valuable Possessions Coverage, your cherished belongings are safe. This optional endorsement provides additional coverage for belongings that have specific limitations within your current homeowners policy.

Talk with your GuideOne agent today about this essential and very affordable add-on coverage or call 1-888-218-8561. ■