

the **ADVISOR**

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WHAT TO DO IN THE EVENT OF AN AUTO ACCIDENT

ACCORDING TO THE NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION, MORE THAN 5.8 MILLION POLICE-REPORTED MOTOR VEHICLE CRASHES OCCURRED IN THE UNITED STATES IN 2008.

No matter how good a driver you are, chances are at some point in your life you will be involved in an auto accident. Knowing the steps to take after a collision can help prevent further injuries, reduce costs and decrease overall confusion. In the event of an accident, the following are some important steps you can take:

1. **Remain calm.** Accidents are usually very high stress situations. Losing your temper or getting excited is just going to add to an already stressful situation.
2. **Safety first.** Check for injuries. Call or seek medical attention for those injured if needed.
3. **Assess the situation.** If there are no major injuries, move cars out of harm's way. Leaving cars parked in the middle of the road or at a busy intersection could cause additional

accidents. If the cars cannot be moved, remain in the vehicle with your seatbelt fastened until help arrives. Turn on hazard lights and set out cones or flares if possible.

4. **Do not discuss the accident.** Do not admit liability or fault. Your insurance company will investigate your claim as to the determination of fault, based on interviews and evidence discovered during their investigation.
5. **Contact the police.** File a report. By doing so, you can document the occurrence and happenings, which could protect you from liability claims and potential legal action.
6. **Exchange information.** After the accident, gather the following information from all parties involved: name, address, license plate numbers and insurance identifications.
7. **Document the accident.** Collect information as to witnesses of the accident and their names, addresses and phone numbers. Check over the

vehicles involved and note prior damage that was not related to this particular accident. If you have a camera or cell phone on hand take pictures of the damage.

8. **Contact your insurance company.** At GuideOne, we make the handling of your claim as trouble free as possible with our around-the-clock auto and homeowners claim reporting service, the GuideLine. With the GuideLine, you can report your claim any time of day by using 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.

For your convenience we offer free wallet sized cards and window clings so you can keep the GuideLine phone number handy. To order, contact your GuideOne agent. ■

TO LEARN MORE ABOUT PROTECTING YOUR HOME AND REDUCING RISK, visit the Personal Lines Consumer Information and Safety Tips section on **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.

THE DANGER OF CARBON MONOXIDE

CARBON MONOXIDE IS A COLORLESS, ODORLESS AND POISONOUS GAS THAT IS PRODUCED BY THE INCOMPLETE BURNING OF SOLID, LIQUID AND GASEOUS FUELS, AND CAN BE DEADLY WHEN INHALED.

Each year, more than 300 Americans die from carbon monoxide in their homes, and thousands of others require medical attention due to poisoning.

Fortunately, there are some easy and economical precautions every homeowner can take to help keep family members and guests safe from carbon monoxide.

- Install carbon monoxide detectors with an audible alarm inside your home and garage. Be sure detectors meet current guidelines, such as the Underwriters Laboratories (UL) standards, and carry a long time warranty. Place a detector as near as possible to sleeping areas and near the home's furnace.
- Test your carbon monoxide detectors and replace the batteries regularly, according to the manufacturer's instructions.
- Never ignore the alarm on a carbon monoxide detector. Get fresh air immediately and call the local fire department or 911.
- If you experience flu-like symptoms and suspect carbon monoxide exposure, get fresh air immediately and see a physician. Have your home tested by the fire department for carbon monoxide.
- Have qualified professionals install all appliances according to manufacturers' instructions and local building codes. Do not try to service fuel-burning appliances on your own without proper expertise.
- Once a year have your heating system inspected and serviced.
- Each of the following is a potential source of carbon monoxide and should be used with caution, regularly inspected and serviced:
 - Camp stoves
 - Clothes dryers
 - Fireplaces
 - Furnaces
 - Gas ranges
 - Gas-powered lawn mowers and tools
 - Ovens
 - Portable space heaters
 - Running car engines
 - Water heaters
 - Wood and coal stove



PAY YOUR BILL ONLINE

GuideOne Insurance Can Make Your Life Easier with Online Account Access

Sometimes there just aren't enough hours in the day to accomplish everything you want to get done. GuideOne wants to help make just a little part of your day easier with online account access. On **GuideOne.com** you can save time by checking when your next premium due date is and also pay it online. Payments can be made by debiting either a checking or savings account. You can also confirm the coverage levels you carry, 24 hours a day from the convenience of your own home.

To set up your online account, go to **GuideOne.com** and set up a User ID and password. ■

IS YOUR HOME PROTECTED FROM WATER BACKUP?

Do you have a sump pump? Do you know if your homeowners insurance would cover your losses if it backed up or overflowed? According to the Insurance Information Institute (I.I.I.) most homeowner and business insurance policies do not provide sewer backup coverage.

By adding the optional Water Backup and Sump Discharge or Overflow endorsement to your

GuideOne homeowners policy you can have the peace of mind knowing you are covered if something were to happen. This essential endorsement adds coverage for direct physical loss caused by water or waterborne material that backs up through sewers or drains, or from overflow or discharge from a sump, sump pump well, or related equipment. In addition, there is no co-insurance or added deductible beyond the policy deductible.

Please note the coverage level provided varies depending on the policy.

Don't be left unprotected in your own home. Call your GuideOne agent today to add the Water Backup and Sump Discharge or Overflow endorsement to your policy! ■