

# the **ADVISOR**

ISSUE 1 • 2014

A PUBLICATION FOR GUIDEONE INSURANCE PERSONAL LINES POLICYHOLDERS



## KIDS AND CAR SAFETY TIPS

**AN IMPORTANT AND LARGE PART OF ANY PARENT'S JOB IS TRANSPORTING CHILDREN FROM PLACE TO PLACE. WHETHER IT'S TAKING KIDS TO DAYCARE, SCHOOL, OR THE VARIETY OF EXTRACURRICULAR ACTIVITIES, IT SEEMS WE ARE ALWAYS ON THE GO, AND MOST OF THE TIME, IN A HURRY.**

And when we get in a hurry, safety can sometimes fall to the wayside. According to the National Highway Traffic Safety Administration (NHTSA), vehicle crashes are one of the leading causes of death for children between 1 and 13 years old.

To serve as a friendly reminder and to help keep you and your children safe while driving, consider the following:

**Choose a vehicle with safety features that help protect children.** Look for safety features such as automatic door locks, advanced frontal air bags, side impact air bags, anti-pinch/auto reverse windows, interior trunk release and rearview cameras.

**Choose the proper car seat for your child's age and weight and make sure it is installed correctly.** Knowing what type of

car seat, if any, your child should be in can be a daunting task. Children from birth to age 10, in some cases, need to be in some sort of car seat. The NHTSA has numerous resources available to help you choose and install a car seat that best meets your child's needs. For more information on car seats and installation tips, visit [www.SaferCar.gov/therightseat](http://www.SaferCar.gov/therightseat).

**Be aware of dangers in and around vehicles.** Great advancements have been made to vehicles to help keep children safe, however, there are still dangers that exist. Keep an eye out when children are playing around vehicles and watch for the following hazards:

- **Backover** – Many times children playing behind a car cannot be seen by the driver. Backing over a child can cause serious injury or death. Teach children not to play around or behind vehicles. As a driver, be sure to check around and behind a vehicle to ensure no children are near before getting in the car.
- **Heatstroke** – The NHTSA lists heatstroke as the leading cause of vehicle-related deaths not caused by a crash for children under the age of 14.

Never leave a child alone in a car no matter how short the stop, or how mild the weather. It is also a good idea to keep your vehicle locked while parked so children don't climb in and get stuck inside.

- **Rollaway** – As stated above, it is never a good idea to leave a child unattended in a car, this is especially true if the keys are in the ignition and the engine is running. Children can accidentally cause the vehicle to shift out of park and roll causing a dangerous situation for the child and anyone around the vehicle.
- **Seat Belt Entanglement** – Any seat belts you are not using in your car should be buckled and locked to prevent entanglement. Bored children in long car trips may get ahold of loose seat belts and wrap them around their head and neck causing injury. Teach your children seat belts are not toys.

For more information on children and vehicle safety, visit [SafeCare.gov](http://SafeCare.gov). ■

Source: "A Parent's Guide to Playing it Safe with Kids and Cars," National Highway Traffic Safety Administration

**TO LEARN MORE ABOUT PROTECTING YOUR HOME AND REDUCING RISK,** visit the Personal Lines Consumer Information and Safety Tips section on [GuideOne.com](http://GuideOne.com).

**TO REPORT A CLAIM,** call the GuideLine<sup>®</sup> 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.



## BUILDING THE PROPER HOME EMERGENCY KIT

**SEVERE WEATHER CAN STRIKE AT ANY TIME, AND WE NEVER KNOW WHAT KIND OF DAMAGE IT CAN BRING. STRONG STORMS CAN LEAVE YOU WITHOUT POWER OR TRAP YOU AND YOUR FAMILY IN YOUR HOME FOR DAYS. TO SURVIVE SUCH A SITUATION, IT IS A GOOD IDEA TO HAVE A HOME EMERGENCY KIT.**

These kits include items that will satisfy necessities until emergency personnel are able to arrive to help. For all severe weather situations, such as hurricanes, tornadoes, or blizzards, it is crucial that you and your family are prepared. The following should be included in your severe weather emergency kit:

- **Water** – Have a least one gallon per person for three to seven days.
- **Food** – Store enough non-perishable food for everyone to last three to seven days. Other things to include with food would be a non-electric can opener, cooking tools or fuel and disposable plates, cutlery and napkins.
- **Blankets and Clothing** – Include blankets or sleeping bags for everyone in the family. Also be sure to include appropriate clothing according to the weather.
- **First Aid Kit, Medicines and Prescription Drugs**
- **Toiletries, Hygiene Items and Moisture Wipes** – Prepare for the event that may leave you without water. Also include plenty of garbage bags and ties to dispose of waste.
- **Flashlight and Batteries**
- **Radio** – Stay updated on storm conditions by having a battery-operated radio or NOAA weather radio.
- **Telephone** – In addition to a cellphone, have a standard, non-cordless phone set.
- **Cash and Credit Cards**
- **Keys**
- **Toys, Books and Games**

While we cannot avoid all severe weather, we can take the necessary precautions to be prepared in the event of disaster. By having a severe weather emergency kit in your home, you and your family can reduce the anxiety caused by these situations. For more information, visit the Home Safety Resources page on [GuideOne.com](http://GuideOne.com). ■



## NEW MOBILE WEBSITE

**TO MAKE IT EVEN EASIER TO DO BUSINESS, GUIDEONE HAS LAUNCHED A NEW AND IMPROVED MOBILE WEBSITE.** Customers can access the new mobile site by visiting GuideOne.com from any mobile device, such as a cellphone or tablet. The new site features updated graphics and functionality, plus information about our products and services, how to find an agent and report a claim.

The new mobile site also includes all of the functionality found on the GuideOne.com My Account page, which launched in May. From "My Account," customers can view their policy, billing, and claims summaries; make a payment; request a quote; update their user profile; and more. In addition, users can view a PDF of their temporary auto ID cards on their phones, as a growing number of states now accept this as proof of insurance. ■