

the **ADVISOR**

ISSUE 2 • 2012

A PUBLICATION FOR GUIDEONE INSURANCE PERSONAL LINES POLICYHOLDERS



FINDING A SAFE CAR

WHETHER YOU ARE LOOKING FOR YOUR TEENAGER'S FIRST CAR, OR NEEDING A BIGGER VEHICLE FOR AN EXPANDING FAMILY, SHOPPING FOR A NEW CAR CAN BE OVERWHELMING. With so many different types of cars to choose from, there are a lot of different variables to consider, but safety should be your top priority.

According to the National Highway Traffic Safety Administration (NHTSA) there are key questions to ask when looking to buy a safe car:

- What features does this vehicle have that will help you avoid a crash? For example, does this vehicle have electronic stability control (ESC)?
- How well does this vehicle protect you during a crash? Does this vehicle have side air bags (SAB) head and thorax protection technology?
- What is the likelihood of this vehicle rolling over in a single-vehicle crash?
- What other types of advanced safety features does this vehicle have?

Along with these questions, it is also smart to take a look at the government safety ratings for the vehicles you are considering purchasing. While it is impossible to gauge how well a vehicle will protect passengers in all types of crashes, the government safety rating star system provides a basis for comparing vehicle safety. In 2011 the Government 5-Star Safety rating system implemented enhancements designed to encourage the development of safer vehicles, advance the use of crash avoidance technologies and equip consumers to make more informed buying decisions.

The NHTSA considers the following the most important features a consumer should look for when considering the purchase of a new or used vehicle: seat belts, frontal air bags, tire pressure monitoring systems, electronic stability control, side air bag head and thorax protection technology, and crash-avoidance technologies.

Before you purchase your next car, please be sure to consider the above information and make safety

the most important factor in your car buying decision. For more information on buying a safe car and also buying a safe car for child passengers, visit the NHTSA website, Safercar.gov. ■



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.

SUMMER GRILLING SAFETY TIPS

SUMMER IS THE SEASON TO GRILL OUT. HOWEVER, IT IS IMPORTANT TO TAKE THE PROPER SAFETY PRECAUTIONS BEFORE COOKING THOSE BURGERS, BRATS OR HOT DOGS.

Some safety reminders are specific to the type of grill you're using, but the majority of precautions are applicable to any grilling situation. Whether it is gas or charcoal, grills should only be used outdoors and placed away from the home, decks and any overhanging branches. Don't allow children or pets near the grill. This will keep them safe and prevent any accidents. Also, never leave the grill unattended, and when you're finished, make sure to properly clean it by removing any build-up.

If you are using a propane grill, check the gas tank hose for any leaks before using it the first time. Propane is highly flammable and can contribute to grill fires and explosions.

Be aware charcoal grills produce carbon monoxide (CO) as the charcoal is burned. CO can accumulate to toxic levels in closed environments, which can cause death and injury. Therefore, never use grills inside. If you store your charcoal grill indoors, wait until the coals are completely extinguished before putting the grill away.

According to the National Fire Protection Association (NFPA), between 2005 and 2009, U.S. fire departments responded to an average of 8,200 home fires involving grills each year. These fires caused an average of 15 deaths and 120 injuries, and cost roughly \$75 million in direct property damage each year. Taking simple safety steps can help reduce these numbers.

So before you start cooking this summer season, first do your part and practice these precautions, and then enjoy your meal. ■



PROTECTION FOR YOUR HOMESCHOOL NEEDS

We understand families who homeschool have unique needs beyond what is available in a standard homeowners policy, which is why we developed our Homeschool Coverage. In addition to our excellent homeowners coverage, our Homeschool Coverage gives you extra protection such as waiving the deductible for loss of school books or other reference books in a covered loss, or if your academic or educational software is damaged in a covered loss we will reimburse you for the replacement cost of new software. This unique coverage also protects your homeschool family as well. Should you incur a physical disability from an accident and can't teach, GuideOne will reimburse you for the expense to obtain homeschool teaching services. You will also receive increased limits on certain homeowners liability coverages if you suffer a covered loss while hosting a homeschool volunteer activity. To learn more about GuideOne's Homeschool Coverage, contact your GuideOne agent today! ■

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

