

PERSONAL INSURANCE BULLETIN

Consumer Tips/Information From Your Insurance Broker/Agent

First Quarter 2001

Earthquakes Can Change Your Life

The recent disasters in El Salvador and India are a dramatic example of the devastating impact an earthquake can have on your life and the lives of others. But the threats aren't always far from home. A recent report from the Geological Society of America shows that a basin of soft sediment just east of downtown Los Angeles, is about three miles deep, more than twice as deep as previously estimated. Analysts say that could lead to more surface shaking during a future earthquake.

Without advance warning, an earthquake can occur and within minutes change everything. The results can be overwhelming and can erase everything you've accumulated and worked for in seconds.

Loss is exactly that. Trying to rebuild after the effects of an earthquake without proper resources is

nearly impossible. Imagine trying to rebuild and reconstruct your home in the event of an earthquake loss and having to come up with all the money to do so.

Earthquake insurance is available to minimize that loss and to assure that your life, and the life of your family, is not further impacted in the event of an earthquake. While the devastation can not be eradicated, the pressure of rebuilding without adequate resources can be alleviated.

We have a program that can give you peace of mind and protection in the event you experience loss as a result of a major earthquake within your area. A program designed exclusively to meet your needs can be prepared that will offer you security and satisfaction to soften the impact generated by a significant earthquake.

Don't delay. An earthquake can happen at any time. The sooner you protect your family and assets, the sooner you will be able to reduce your stress concerning earthquake devastation.

Luckily, we can learn from the unfortunate crisis in El Salvador and India and heed warnings for California by making sure we've done all that we can to minimize the impact of an earthquake when it occurs near home.

Give us a call today and find out about quake insurance options including IBAquake Residential, a program available through our firm and IBA West, and underwritten by ACE American Insurance Company. ♦



Rains Bring Floods, Floods Bring Damage

Too much rain creates floods and can threaten your property and its contents in serious ways. Household furnishings, furnaces, air conditioners and personal belongings can be ruined when submerged under an unexpected flood of water. As with any natural disasters, floods don't announce themselves in advance so you have time to prepare.

During a time of need, quick assistance and professional expertise is paramount. The importance of having an expert who knows about floods and their damage becomes critical.

There are programs available through the efforts of our agency, IBA West and the National Flood Insurance Program that can both reduce the impact of loss and offer expert assistance in the area of flood damage. Affordable and easy to obtain, we're prepared to help you protect your family and assets against the losses possible through floods.

We're ready to help. Give us a call to get started protecting yourself. ♦

Looking For More Insurance Information?

Try these great sites:

- ♦ Insurance Information Network—www.iii.org
- ♦ Insurance Info Network of California—www.iinc.org
- ♦ IBA West—www.ibawest.com ♦

Resources

Looking for zip codes, area codes or other info? Try these internet resources.

- ♦ Area Codes—http://superphone.net/area_state.html
- ♦ Exchange Rates—www.x-rates.com/
- ♦ State Abbreviations— www.elykoa.com/State-abbreviations.htm
- ♦ Time Zones—<http://atm.geo.nsf.gov/ieis/time.html>
- ♦ Zip Code Map—www.bradfordmap.com/
- ♦ Zip Codes—www.usps.gov/nccs/ ♦



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Big SUVs Require Big Changes In Driving Habits

Since Sport Utility Vehicles were introduced 10 years ago, they have quickly become the nation's most popular cars. There are more than 2.7 million SUVs roaming American roads.

Though most consumers cite safety as the main reason for purchasing an SUV, experts know bigger isn't necessarily better when it comes to cars.

According to the Insurance Information Network of California (IINC), while SUV passengers are less likely to be killed in a multi-vehicle crash, they are at greater risk in crashes that don't involve other vehicles. In 1997, single vehicle crashes accounted for 41 percent of all deaths in passenger cars, but were responsible for 65 percent of deaths in SUVs.

"Many new SUV owners don't realize the dramatic difference between driving the larger and heavier SUV and driving their family sedan," said IINC Executive Director Candysse Miller. "Being unfamiliar with the feel of driving an SUV can not only increase your risk of rollover in these large vehicles, but it can also pose an increased risk to other cars on the road."

IINC offers the following "Top 10" tips for driving SUVs safely:

- ◆ Increase the distance between your SUV and other vehicles.
- ◆ Do not make sudden turns or driving adjustments that could prompt a rollover.
- ◆ Use extra caution when backing



up—blind spots make small cars and people hard to see.

- ◆ Don't be a bully—drive defensively, not offensively.
- ◆ Don't drive a vehicle you don't feel comfortable with.
- ◆ Practice makes perfect. Take your SUV for a few short spins or to an empty parking lot to learn how it handles.
- ◆ Significantly reduce driving speed in rainy or foggy conditions—heavy vehicles require a longer stopping distance.
- ◆ Carefully check for blind spots when changing lanes, and always use your signal.
- ◆ Use headlights—rainy conditions make it harder to see smaller vehicles.

◆ Always wear a seat belt and require passengers to, as well. In 1997, 1,088 of the 1,482 SUV occupants killed in rollovers were not wearing seat belts.

IINC also states drivers of smaller cars also need to adjust their driving habits to share the road with large-scale SUVs. Tailgating an SUV is extremely dangerous because the driver may not see a small car following too closely. Because not all SUV drivers are accustomed to driving a longer, heavier vehicle, cutting off an SUV or stopping suddenly in front of one could increase the likelihood of a serious collision.

Find more consumer insurance information at www.iinc.org. ◆

Health Cures: Too Good To Be True

It's easy to find a health product that sounds too good to be true. As the old saying goes, it probably is.

Fraudulent products are advertised just about everywhere. From magazines and TV to the internet and radio.

Unfortunately for many consumers the "too good to be true" adage gives way to the promise of miracles and so spend billions of dollars buying fraudulent health products.

How can you avoid being scammed by a worthless product?

The U.S. Consumer Information Center says the underlying rule when deciding whether a product is authentic or not is to ask yourself: "Does it sound too good to be true?"

If it does, it probably is.

If you are still unsure, you can also talk to a doctor or another health professional. Check with the Better Business Bureau or local attorneys generals' offices to see whether other consumers have lodged complaints about the product or the product's marketer. Check with the appropriate health professional group—for example, the American Heart Association, American Diabetes Association or the National Arthritis Foundation if the products are promoted for heart disease, diabetes or arthritis. Contact the FDA office closest to you. ◆

Don't Get Taken At An Online Auction

Buying things at an online auction can be fun. Online auctions allow you to find things in minutes it would normally take years to locate in an antique or second-hand store. But there are risks. Imagine the sense of frustration when, after receiving your item you find it is a copy or not of the quality you expected.

The National Fraud Information Center's (NFIC) Internet Fraud Watch provides some advice that may keep your online auction buying experiences pleasurable.

First, understand how the auction works. Many online auctions simply list items that people want to sell. They don't verify if the merchandise actually exists or is described accurately. Next, check out the seller. For company information, contact the state or local consumer protection agency and Better Business Bureau where you live and also where the company is located. Look at the auction site's feedback section for comments about the seller.

Many auction sites also include comment sections where other buyers can leave comments about sellers.

NFIC also says be especially careful if the seller is a private individual. Most consumer protection laws and

government agencies that enforce them don't deal with private sales, so if you have a problem, it could be impossible to resolve. Make sure you get a physical address and other identifying information. You'll need the seller's name, street address and telephone number to check them out or follow up if there is a problem. Don't do business with sellers who won't provide that information.

Be wary of claims about collectibles. Since you can't examine the item or have it appraised until after the sale, you can't assume that claims made about it are valid.

More, try to pay by credit card or cash on delivery (COD). For more information on fraud and scams, visit www.fraud.org. ◆

