

"The Circle of Safety"

Consumer Awareness Advisor

News and Tips to Make Your Life Easier, Safer and Happier!

For Friends and Clients of Jerry Kennedy Insurance, Inc.

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When Bad Things Happen to Renters

THE MYTH: It is one of the most commonly repeated myths about insurance: Renters don't need insurance because their landlord's policy provides coverage for the renter's property. No, it doesn't. Further, if someone slips and falls in your apartment or rental house, your landlord's insurance usually won't provide any coverage if you are sued.

PROTECT YOURSELF: Renters insurance is basically like a homeowners policy without coverage for the structure. Renters insurance provides coverage for your possessions and for liability if someone injured while on your premises sues you. Renters insurance typically also covers any of your possessions when they are away from your residence, including your car.

WHERE WILL YOU GO? In addition, renters policies provide what are called additional living expenses. If some catastrophe covered by the policy—fire, bursting pipes—makes the place you are renting uninhabitable, the policy will pay some of the costs you incur to live somewhere else while the residence is being repaired.

You can save BIG money this year!

Conserve energy and you could save hundreds, even thousands, on your energy bill this year.

According to the EPA, the average American household spends \$1,500 every year on their energy bills. With the rising cost of energy, that number is expected to rise to almost \$2,200 this year. That's a lot of money for anyone to be spending on their gas and electric bills, and that's a lot of money that you could be saving and using for something else!

Conserving energy does not necessarily mean wearing two pairs of pants, three shirts, two coats, and eight pairs of socks. It means being "energy wise."

What does it mean to be "energy wise?" Well, it means turning off the lights when you leave a room. It means dropping the thermostat temperature by 2 degrees. It means turning down the water heater temperature a few degrees. These are simple things that may not seem like much, but they really add up.

Here are a few ideas how you can conserve energy and save money this year:

SEAL UP YOUR HOME

Sealing up your home may seem obvious, but far too many people don't do it. The principle is simple: Seal up all the cracks and holes in your home to reduce heat loss in the winter and cold air loss in the summer. A few things you can do include:

- Weather strip and insulate your attic hatch or door and seal all holes that lead from the attic into your home.
- Where pipes, wires, and vents enter or exit the home, use caulk or spray foam to seal the holes. Be sure to check under your sinks.
- Caulk window and door frames both inside and outside. If you're not sure what kind of caulk to use or how to caulk, ask someone at your local home improvement store. It's actually very easy to do.
- Check the weather strips on your doors and windows and use foam gaskets inside all your electrical outlets.

HEAT YOUR HOME SMARTLY

Most of your energy bill (almost 50%) goes to heating and cooling your house. In the winter, be sure you are properly and efficiently heating your home. The following steps will help you ensure proper heating of your home:

Like homeowners insurance, renters policies do not cover damage or losses resulting from flooding, landslide, or earthquake—although it is possible to buy coverage for these risks separately.

LOW PRICE. Renters insurance is fairly cheap when compared with other personal insurance policies, and when all things are considered, could be one of the best decisions a renter could ever make.

Like homeowners insurance, renters coverage has a deductible—the amount you will pay before insurance kicks in. The higher your deductible is, the less your policy will cost you.

If you're renting an apartment or house, call our agency for a quote on renters insurance. Please pass this on to all the renters you know—it's valuable information that could save them in the long run.

TIP OF THE MONTH

Saving Money on Auto Insurance

It's no secret that the better your driving record, the less you pay for insurance. But did you know most people qualify as "good drivers" and are eligible for discounted premiums; however, some good drivers pay far more than others?

Many auto insurers are actually a collection of several insurance companies that each cater to a certain type of driver. The worst drivers go in one company, the best in another, and a lot of people wind up in one of the middle companies.

These middle people pay less than the worst drivers, but more than the best. Many of these middle people have driving records that are as good as those who insured with the lowest rates. Yet these middle people are paying more.

Why? The usual reason is that they don't know any better. No one told them which insurance company in the group had the best prices. And, probably, no one told them there was even a group of insurance companies. If you have a spotless driving record, there's no reason you shouldn't be paying the lowest price a group of

- Replace your furnace air filter regularly. Air filters are inexpensive, and a dirty air filter will make your furnace work extra hard, costing you more money. **TIP:** Buy air filters by the box. They generally cost only a dollar or two each, so a box is affordable and you'll always have extras on hand.
- If you can access your ducts, make sure all the seams fit together properly, if they don't, seal them with some UL-181 rated tape or duct mastic. This will ensure that all your hot air is heating your home instead of your attic or basement!
- If any of your ducting runs through your basement or crawl space, wrap it in insulation. Your local home improvement center will sell insulation designed specifically for this purpose.
- Drop the temperature of your thermostat when you are asleep or away. If your house is vacant during the day, drop the thermostat into the 50s to ensure that it doesn't come on while you are away, then set it to turn back on about 30 minutes before you come home. **TIP:** If you don't have a digital thermostat, run down to your local home improvement store and pick one up. They can usually be purchased for \$25-\$50.

CHANGE YOUR LIGHTS

Contrary to what most people think, lighting your home is expensive and can represent up to 20% of your energy bill. Head back down to the local home improvement store and pick up just *five* ENERGY STAR approved bulbs. Put the new bulbs in the five most frequently used lights in your home. Over time, make it your goal to replace all the lights with ENERGY STAR compliant bulbs.

POWER DOWN COMPUTERS AND ELECTRONICS

Most homes are "plugged in" with all kinds of electronics. Cell phones constantly need charging, computers are left on, stereos, DVD players, and even TVs are left on with no one around. Simply turn things off when not in use, place your computer in power-saver mode, and unplug chargers when not in use.

USE ENERGY STAR PRODUCTS

The government stamps its ENERGY STAR label on products that meet specific energy standards. The next time you purchase an appliance or any electronic component, check to see if its ENERGY STAR rated. It can save you tons of money in the long run.

OTHER ENERGY SAVING TIPS

- Use your ceiling fans in the winter, too! Reverse the direction of the blades (use the switch on your fan) to send warm air down to the lower areas. Make sure you use it on the lowest speed.
- Open your blinds during the day to let sunlight in and close them at sundown to add insulation to your windows.
- Set your water heater to the "normal" setting and use a water heater insulating blanket to help keep the water warm on older models.

Taking these simple steps can add up to hundreds of dollars in savings throughout the year, and make your home more comfortable to live in. You don't have to purchase expensive new appliances or re-insulate your entire house to realize savings. Just change out some light bulbs and seal a few cracks and you could be in for big savings!

For more information about energy conservation in your home, visit the ENERGY STAR website at www.energystar.gov.

**Thank You! Thank You!
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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

**Colleen Stricklin, Ryan Hungate,
Verna Cohen, Darrell Wass,
Charlene Madrill.**

These friends referred a friend or family member to our agency and each received a \$5.00 gas card and were entered into our monthly drawing for a \$50.00 gift certificate to the local restaurant of their choice. They were also entered into the grand prize drawing for 2005. See the last page for the winner of the Grand Prize.

What Will You Do When Disaster Strikes?

Plans and Supplies Every Business Should Have When Disaster Strikes

Let's play "what if" for a moment. What if your business faces an emergency—flooding, a power outage, fire, a hurricane—today? How well prepared are you to face an emergency?

Unless your answer to the last question is "very," you need an emergency plan and supplies. Unfortunately, many businesses found this out the hard way last year with all of the hurricanes. Fortunately, it doesn't take much time or cost much money to create a plan and buy the supplies you need.

Your Emergency Plan

Your employees need to know how to evacuate the building on very short notice. Also, at least two people on your staff should know CPR and be familiar with basic first aid. Be sure you review your emergency plan—evacuation procedure, etc.—with your staff at least every six months.

Keep a List of Emergency Phone Numbers

As part of your emergency plan you should compile a list of key telephone numbers and post the list in prominent places throughout your company. Your list should have the following numbers:

- Local fire department and police department
- Nearest hospital and ambulance service
- Building security and manager
- Insurance agent
- Utility companies
- Red Cross and Federal Emergency Management Agency (FEMA)
- Small Business Administration
- Local media (to assure your customers that you are still in business)

Emergency Supplies: Have These on Hand!

You should have smoke detectors, which need to be tested periodically, fire extinguishers, burglar alarms, locks on every door, and NOAA weather radios. In addition, you should consider purchasing a multi-KV generator to use when there is a power outage. The generator should be pre-wired to the building's essential electrical current.

Finally, you should have a disaster kit, which costs less than \$100 to assemble. The kit should include the following:

- First-aid kit and blankets
 - Flashlights and batteries
 - Pencils and pens
 - Paper Towels and waterproof plastic bags
 - Camera loaded with film and extra film
 - Tool kit (at least: wrenches, socket set, gloves, crowbar, screw drivers)
 - Bottled water and nonperishable food
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Our 2005 Grand Prize Referral Rewards Winner Is

CHARLENE MADRILL

Over the course of the year Charlene referred 3 families to our agency and her name was drawn from the hat on January 6th, 2006 as our grand prize winner. Just for referring her friends to us Charlene and her husband, Jose are enjoying their new 32" Widescreen HDTV and will be having a super bowl party supplied by us.

Details of the 2006 Referral Rewards Contest will be coming soon.

"The world is full of willing people, some willing to work, the rest willing to let them."

Robert Frost