

## Even the Nicest Dog Can Take a Bite Out of Your Net Worth

### Safety Measures, Umbrella Coverage Help Protect Your Assets

We love our dogs, and our dogs love us. But no matter how docile and well-trained they may be, an element of unpredictability remains. That unpredictability represents a formidable liability risk, especially for affluent individuals, who make lucrative targets for lawsuits.

The Centers for Disease Control (CDC) reports that there are 4.7 million dog bites each year—bites that account for almost 25% of all homeowners insurance liability claims. 800,000 Americans annually seek medical care for dog bites. Nearly a dozen die.

Although bites are a big issue, the CDC argues they can be minimized. To do your part, follow these safety measures:

- Before buying or adopting a dog, ask a veterinarian, animal behaviorist, or responsible breeder about the breeds suitable for your home and its environment.
- Spend time with a dog before making it yours.
- Have your dog spayed or neutered. Keep your dog's vaccinations up-to-date, especially for rabies.
- Socialize your dog so it knows how to act with other people and animals.
- Play non-aggressive games such as "go fetch." Never play games involving chasing or attacking others, even in fun.
- Since most serious bite claims involve



children, be careful when walking your pet and make sure that fencing keeps out curious hands or fingers. Also, use caution when bringing a dog into the home of an infant or toddler. Never leave them alone with a dog.

- Seek professional advice if your dog exhibits aggressive behavior.

### ***Humans need training, too.***

Children especially need to understand the following rules:

- Never turn and run from a dog or stare directly into its eyes.
- Avoid strange dogs. Ask permission from a dog's owner before petting the dog.
- Never disturb a dog in the middle of sleeping, eating, or caring for puppies.
- If a dog approaches to sniff you, stay still. The dog usually leaves when it determines you are not a threat.
- If threatened by a dog, don't panic. Speak calmly and firmly. Stay still

*(continued on page 2)*



Dear Policyholder,

Spring is here, and if you're like me, it brings a new burst of energy. Direct even a small portion of that energy to a few simple safety measures, and you'll feel even better. On behalf of Atlantic Mutual, I would like to wish you a safe and secure spring.

From my home to yours,

Dan Olmsted, President

### ALSO IN THIS ISSUE

Conduct a Safety Sweep During Spring Cleaning

The Million-Dollar Bite and Umbrella Coverage

Higher Deductibles Help Offset Impact of Rising Construction Costs

7 Steps for Conducting Yourself at the Scene of an Auto Accident

Surprising Ways to Discourage Auto Thieves

## Conduct a Safety Sweep During Spring Cleaning



As the warming weather inspires many of us to dream of bringing order to the garage, attic, or yard, it's also a great time to conduct a safety sweep. A few extra minutes now could save you a lot of trouble later. Here's a guide for tackling each section of your home.

**Hoses, Pumps:** Check hoses on appliances including washer, dryer and stovetop. If you have a sump pump, make sure it works, before the spring rains.

**Alarms:** Change batteries on smoke and carbon-monoxide alarms.

**Furnace, water heater:** Do not store flammable liquids and materials near pilot lights.

**Attic:** Look for frayed wires and poor ventilation or insulation. Toss unneeded items.

**Garage:** Make sure dangerous fluids—paint, gas, anti-freeze, fertilizer, insecticides—are safely sealed and stored far away from bikes and other kids' items. Make sure the entry door to the house is fire-rated and kept closed.

**Roof, gutters:** Look for split or raised shingles and any sign of sponginess. Inspect seams or flashing around chimneys, vents, and sunlights. Have gutters cleaned and drain spouts cleared.

**Windows, doors:** Search for peeling or discolored paint or caulking, which can indicate water penetrating the wood.

**Foundation, Exterior Walls:** Remove compost or leaves piled up against the outside walls. At least eight inches

should separate wood and earth. Look for cracks and broken seals, especially at piping or wiring entry points.

**Patios, decks, walkways:** Check for tripping hazards, such as cracks, loose bricks, or protruding nails.

**Playground equipment:** Tighten loose bolts and pound down protruding nails. Check for splinters and frayed ropes. Replenish the ground material.

**Trees, bushes:** Have a professional remove large limbs hanging over your roof. Keep tree branches at least seven feet away from your home to minimize wear and discourage insects. Keep vines off all exterior walls.

**Irrigation systems:** Adjust the spray pattern to minimize water hitting the house.

**Landscape grade:** Have soil graded from the foundation so that water flows away from the house during heavy rains.

## Dog Bites (cont'd)

until the dog leaves, or back away slowly until the dog is out of sight.

- If knocked to the ground, curl up with your hands over your head and neck to protect your face.
- If bitten, immediately tell a responsible adult.
- Finally, don't assume that familiarity breeds safety. Many children are bitten by dogs they are familiar with, on the dog's home turf.

For more tips, visit [www.cdc.gov](http://www.cdc.gov).

## The Million-Dollar Bite and Umbrella Coverage

Despite the best prevention, dog bites are ultimately unpredictable. They could result in a liability claim that costs millions and exceeds the limits in your homeowners policy.

Umbrella coverage provides protection over and above those limits. It helps prevent a jury award from significantly reducing your net worth and even garnishing future income.

Umbrella coverage also steps in to

handle the coordination and cost of legal defense against liability lawsuits if your home or auto insurer's obligation is exhausted.

The Atlantic Master Plan package policy automatically includes \$1 million in umbrella coverage, with higher limits available for a very reasonable cost considering the added level of protection. Consult with your agent to discuss the level that's right for you.

## Higher Deductibles Help Offset Impact of Rising Construction Costs

Last year's hurricanes and the higher cost of oil spurred another surge in the cost of residential construction in 2005. One prominent construction company expects annual inflation of 10% to 12%.

Because rising construction prices drive up the cost of rebuilding your home if it becomes a total loss, the premium must increase to properly balance the risk.

### Almost \$500 in annual savings

Fortunately, you can offset some or all of an increase by choosing a higher

deductible. The difference in annual premium between a \$2,500 and \$500 deductible for a home with a replacement cost of \$750,000 can be almost \$500.

### "Deductible Reserve" Saves More

In addition, when you have a deductible of \$2,500 or more, you benefit from our unique "deductible reserve" program.\* For every loss-free year, Atlantic Mutual will credit 10% of the deductible amount against your deductible payment

the first time you have a loss. So, after four loss-free years, you would have \$1,000 in your deductible reserve. If you suffered a loss in the fifth year, the reserve would reduce your deductible payment from \$2,500 to \$1,500.

We encourage you to consult with your agent to learn about getting the most value for your premium dollar by taking a higher deductible.

\*Not available in New York State

## 7 Steps for Conducting Yourself at the Scene of an Auto Accident

An auto accident is at best upsetting and at worst life threatening. It can be hard to think clearly, but that's exactly what you must do. Here are seven steps you can take to make sure you protect yourself and perhaps save a life.

**1. Stay calm and call for medical aid if anyone appears injured.** Keep them warm, among other first-aid techniques. If you're the one injured, seek medical help—immediately. Don't discount your condition.

**2. Call the police for help ASAP.** If you can't call, ask someone else to call.

**3. Protect your car from further damage.** Get it off the road. Turn on your emergency blinkers and set up flares. Turn off the ignition switches on all autos involved in the accident to prevent fire.

**4. Never discuss or argue who is at fault if other people are involved.** Wait to talk over logistics with police officers at the scene or later.



**5. Call your insurance agent or company representative.** (Our number is 1-800-945-7461.) Sometimes, police officers can provide information more accurately because you may be upset or distracted by the accident. Let them help.

**6. Record as much information as you can.** Describe the accident. List the names and contact information of the people involved. Get the other driver's

insurance coverage: the company, policy number, and name of the agent.

**7. Never leave the scene of an accident.** Wait until a police officer has recorded all the necessary information.

To help make these tips easier to remember, you can download a free form from the "Helpful Hints" section of [www.atlanticmutual.com](http://www.atlanticmutual.com). The form helps you describe and diagram the accident, as well as list the vehicles and people involved. Keep it in your glove compartment, in a plastic bag, along with a disposable camera to document the scene.

Once you have done everything you possibly can on the scene of the accident, you'll be able to regroup and file a claim with us. We'll walk you through the entire process—that's what we're here for.

## Surprising Ways to Discourage Auto Thieves



Years ago as an experiment, someone left a car on a theft-ridden city street with the windows open and the keys in the ignition. Wily thieves found it too good to be true, and never stole the car. We do not recommend this technique. We offer it only to assert that there are some surprising ways to prevent your car from being stolen.

Why go the extra mile in prevention? Auto theft is a widespread problem that could affect you the next time you park at the mall, sports stadium, or your driveway. Every 19 seconds in the U.S., another vehicle is stolen.

*So, in addition to the common sense rules, try these additional tips:*

- Have the vehicle identification number (VIN) engraved in your car windows to let thieves know your auto is easy to identify.
- Don't store the title or registration for your auto in the auto. If a thief finds

them, he'll have an easier time selling your auto. Keep the title at home. Carry the registration with you.

- Make your car difficult to tow when you park. Set the parking brake. Leave the car in Park or, for a manual shift, in gear. Turn front wheels sharply into the curb. If your car is front-wheel drive, park with your front wheels farthest from the street. Do the opposite for rear-wheel and four-wheel drive cars. The objective is to prevent a tow truck from picking up the wheels that lock.
- Install a kill switch that prevents starting by means of a hidden second ignition switch.
- Have a back-up battery installed that trips an alarm if the main power source is cut or disconnected.
- Contact a law enforcement official in your area and ask how vehicles are being stolen. Theft techniques vary by state.

While these methods will add a level of deterrence for sophisticated thieves, they can't replace the common sense rules. At the risk of saying the obvious, we list them here:

- Never leave your keys in the ignition, always lock your doors, and roll up the windows. Half of stolen vehicles are reportedly left unlocked.
- Don't hide a second set of keys in your auto. Thieves know all the secret storage spots.
- Never leave your car—even briefly—while it's running. Thieves love cars left idling at convenience stores or on

cold mornings when the owner wants the car to warm up.

- Park in well-lit areas near other vehicles or pedestrian traffic. Over two-thirds of auto thefts occur at night.
- Park in attended lots. Auto thieves abhor witnesses. Leave only the ignition key. Why tempt the attendant?
- Place valuables in the trunk or somewhere hidden from view.
- Park your auto in your garage and lock both. Don't let your need for extra storage space override the primary purpose of a garage.
- Install and activate anti-theft devices.

### Theft-Prevention Devices Earn Premium Discounts up to 25%

An auto-theft prevention device not only protects your car, it earns a discount on your Comprehensive coverage. Depending on the device and state in which the car is registered, discounts can be anywhere from 5% to 25%.

Since most cars sold recently have alarms installed by the factory, you often don't have to do anything to get the discount. We know what you have just by the VIN number.

If you have installed additional systems, such as LoJack, which helps police track your car, let your agent know. The discount can be even more substantial.

**Note:** The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.