



J. KRUG & ASSOCIATES, INC.

Relax. You're Covered.

INSURANCE BROKERS AND CONSULTANTS

1350 West Northwest Hwy., Suite 100 • Mount Prospect, IL 60056-2297
t 847.392.8585 f 847.392.8137 • www.jkrug.com

Personal Touch

Volume 19, No. 3

Cleaning up after a natural disaster

Once the shock of a natural disaster lessens, it's time to regroup and pick up the pieces. When cleaning up after a hurricane, tornado, thunderstorm, flood, or other natural disaster, a homeowner has to decide what can be salvaged and what must be thrown away.

In worst case scenarios, such as Hurricane Katrina, standing water, sludge, and sewage can destroy entire homes. But for many homeowners, even a flooded basement, leaky roof, or small fire can cause extensive property damage. To properly manage the clean-up and help prevent further damage to your property, it's important to respond to a disaster within 48 hours. Consider carefully the following concerns in order to minimize the financial loss if a natural disaster should occur:

1. Your Home's Structural Integrity. Keeping your house well maintained can help ensure that it's structurally sound, possibly enhancing its capacity to withstand

a destructive storm or flood. If a disaster strikes, it's important to have a professional inspect the foundation for any shifts, cracks, or weakness. In the event of serious flooding or a fire, the wooden frame should be dried out and decontaminated to eliminate any mold.



2. Appliances, Heating Systems, and Water Heaters. Have a service professional inspect the functionality of your appliances. While washers and dryers, refrigerators, and dishwashers may still work, water damage may reduce their efficiency or lifespan. Furnaces and water heaters often need to be replaced because repair and cleaning can be difficult and costly.

3. Interior Restoration. Professional restoration services may be able to speed dry a house that experiences water damage. Hardwood floors allowed to dry may be restored, but carpeting will more than likely need to be replaced, especially when damaged by toxic or dirty water. Similarly, wood furniture may be refinished, while upholstered furniture will probably need to be discarded. Clothing and bedding that can withstand a heavy duty cleaning may be salvaged, but avoid trying to save anything

CONTINUED ON PAGE THREE



Did You Know?

Grilling safety tips

According to the National Fire Protection Association, approximately 7,900 home fires occur each year involving grills, hibachis, and barbecues. Whether you enjoy barbecuing year-round or for only a few months of the year, the safety tips below, for both charcoal and gas grills, may help you experience an accident-free grilling season—so your meals can be memorable for all of the right reasons!

Charcoal Grills

Charcoal releases carbon monoxide (CO) when burned. Nearly 20 deaths result each year from inhaling CO fumes due to charcoal burned indoors or in poorly ventilated areas. Following these safety precautions may help you to reduce the risk of CO poisoning and other grilling accidents:

Always Grill Outside. Never burn charcoal inside of a house, tent, camper, or vehicle—even if there's ventilation. Position the grill away from any buildings, structures, overhanging branches, or dry leaves and shrubbery to avoid potential fire hazards.

Use Proper Starter Fluid. Only use starter fluid that's intended to light a charcoal grill—never use gasoline, kerosene, or other combustible liquids. Form the charcoal briquettes into a pyramid and squirt with starter fluid. Immediately reseal the container, placing it away from the grill and other heat sources. Wait until the fluid has soaked

CONTINUED ON PAGE FOUR



Report Claims Immediately

Insurance companies are constantly looking for new and better ways to control your insurance costs and improve service. One way to get great service is to immediately report claims.

Timely notification demonstrates your good faith when attempting to obtain relief, and it allows the company to conduct an adequate and timely investigation of all circumstances surrounding your claim. Reporting claims to us immediately may also help you avoid any confusion that can arise when there is a significant lapse in the time between

your loss and your claim. We can then offer suggestions as to follow-up actions and inform you about what to expect next. Prompt notification of a loss also lets the company act on the claim quickly, resulting in better service and, in the long run, reduced insurance costs.

Insurance companies strive to control your premiums and, ultimately, improve the quality of your overall insurance program. A loss can be devastating, but reporting your claim promptly will help the claim process proceed smoothly.

Avoiding Identity Theft on Vacation

According to a 2011 survey by Experian, consumers are at risk for identity theft when on vacation, as 76% do not secure their personal valuables or important data in a safe area before departure. Nearly 60% use public Wi-Fi in some capacity while travelling and almost 50% post their whereabouts to social media pages. By taking a few precautions, travelers can help protect their privacy at home and on vacation.

Consumer Satisfaction Tips

Companies may improve their customer base by heeding the results of a 2011 survey by Weber Shandwick and KRC Research, which reveals that 48% of consumers experience incivility in many aspects of life, including online or in-store business transactions. Up dramatically from last year's report, 69% of consumers are switching their brand loyalties and 58% are spreading the word when treated unfavorably, while 58% "tune out" advertising due to perceived incivility.

Car Size Matters

American consumers are increasingly looking for more cost-effective and fuel-efficient vehicles to accommodate the rising price of gas. According to a 2011 study by GfK Custom Research, newer compact cars with traditional engines that offer comfort features and fuel economy approaching 40 mpg, have the highest six-month light vehicle demand (18.1%), compared to smaller subcompact cars (3.6%), or the more expensive Alternative Energy Vehicles (AEVs), including hybrid and electric vehicles at only 9.4%.

For Your Information



Water Conservation at a Car Wash

The WaterSavers Alliance is a water management best practices WaterSavers™ program with nearly 900 car wash locations participating across the United States and Canada. The group promotes responsible use of water to the car wash industry because up to 80 gallons of water can be used for one car. Members conserve by using half that amount, and partially recycled water for a car wash. For more information, visit www.carwash.org.

Daily Air Quality Index

More than one-half of the U.S. population lives in an area with unhealthy air quality for at least part of the year. The Air Quality Index (AQI) at www.airnow.gov provides easy access to air quality information with daily forecasts and real-time conditions for over 300 cities across the country, including details on state and local air quality. You can also click on “Your Health” to learn how to take precautions against high levels of pollution.

Safer Driving Tips

Safe Roads Alliance provides educational services to drivers of all ages for improving driver safety. Advanced driver training is offered beyond traditional drivers' education, and techniques such as emergency lane changes, abrupt stops, and avoiding tailgating, are learned in a safe, controlled environment. Members receive newsletters offering driving tips, special announcements, and other discounts from Alliance partners. For more information, visit www.saferoadsalliance.com.

Enjoying the open road with motorcycle insurance

Your bike is a unique extension of your personal taste. Most motorcycle owners take meticulous care when shopping for that new ride. Shopping for motorcycle insurance should be the same. Let's look at the following types of coverage to determine what will best suit your needs.



If an accident occurs and you're found at fault, **liability insurance** will provide coverage for property damage or personal injuries you caused to others, but it will not cover your own losses.

Some policies will provide **guest passenger liability** for your passengers, but not all, so make sure to ask in advance. To cover your own bike, consider **collision coverage**, which will provide a payout for the book value of your motorcycle, minus your deductible, in the event of a collision with an object or vehicle. For protection against losses due to theft, fire, or vandalism, **comprehensive coverage** will provide compensation for the motorcycle's book value, minus the policy deductible.

To protect yourself against other drivers, consider obtaining **uninsured motorist coverage**. If an uninsured driver causes an accident, this policy will cover your medical expenses and lost income, and may also provide property damage for your motorcycle. Similarly, **underinsured motorist coverage** will offer protection when the damages are greater than the other driver's low coverage amounts.

For help deciding which policy is right for you, be sure to consult with one of our qualified insurance professionals.

Cleaning up after a natural disaster

CONTINUED FROM PAGE ONE

made of porous materials that came in contact with contaminated water.

4. Document Preservation. Important insurance, tax, and financial documents; books; photos; and artwork should always be stored in a dry place without severe temperature shifts from extreme heat to extreme cold, like an attic. Paper and other organic materials are particularly vulnerable to mold and should be air dried within 48 hours.

Remember that once the water is removed, mold becomes a dangerous, lingering contaminant. Eliminating moisture and drying out affected areas are often the homeowner's greatest challenge.

Be sure to ask your insurance agent about purchasing the appropriate homeowners insurance. For more information, please give us a call.

Grilling safety tips

CONTINUED FROM PAGE TWO

in completely before lighting the coals to avoid a flame flare-up. Don't add starter fluid to an open flame.

Keep Vents Open and Children Away. Once the grill is lit, leave it uncovered until you're ready to cook. Keep the grill vents open while cooking to give the charcoal the oxygen it needs to burn. Establish a "grill safety zone" for adults only, keeping any children or pets a safe distance away.

Let Coals Cool Off. When you've finished cooking, allow the coals and ashes to cool *completely* before disposing of them. Although the coals can be soaked in water to hasten the cooling process, be careful to avoid splatters and hot steam. Remember to discard the cooled coals and ashes in a non-combustible metal container.

Never Store Freshly-Used Charcoal. Even if the flame has been extinguished, charcoal will continue to produce CO fumes until it has cooled completely. Therefore, don't store your grill indoors with freshly used coals.

Gas Grills

Liquid petroleum (LP) gas or propane is used in gas grills. LP is highly flammable, and an estimated 30 people are injured each year due to gas grill fires or explosions. To help reduce the risk of potential accidents, make a habit of practicing these safety tips on a regular basis during grilling season:

Check Tubes and Hoses. Many gas grill accidents occur when people first use a grill that has been in storage, or just after the gas container has been refilled. Check *all* tubes, hoses, and valves for cracks or leaks. You can do so

by applying soapy water onto the tube to check for air bubbles, which would indicate a leak. If you discover a leak, have the grill serviced by a professional *before* using it. If you find a leak while the gas tank is on, turn off the gas tank and grill, and then call your local fire department immediately.



Position Grill Away from Structures. Never use a gas grill indoors, or in a garage, carport, or porch. Position your grill at least 10 feet away from your house, as well as any surrounding trees or overhanging branches. Be sure the grill is placed on a stable surface, so it won't tip over.

Use Caution with Propane Gas Containers. Be extremely careful when connecting and disconnecting the LP gas container. Always follow the manufacturer's instructions for handling propane cylinders. When lighting the grill, keep the lid open to avoid a "flash off" from gas accumulation. Never use a propane cylinder that shows signs of rust, corrosion, dents, or other damage.

Wear Appropriate Clothing. Avoid wearing clothing with long shirt tails, strings, or hanging material that can easily catch on fire. Protect yourself by wearing a heavy-duty apron and using flame-retardant grill gloves or oven mitts. Use long-handled utensils to avoid leaning over the grill while you're cooking. When the grill is on, never leave it unsupervised.

Store Propane Carefully. Store LP gas containers in an upright position, secured to something sturdy to prevent them from falling over. Don't keep a gas container in a hot car or trunk, as the heat can increase the gas pressure and allow the gas to escape.

To help keep your grill working properly and make it last for many more seasons to come, remember to clean it thoroughly after each use. First, be sure your grill is *completely* cooled off. Then brush off any debris or remnants of cooked food with a grill brush specific for use on your type of barbecue grill. Also, be sure to brush off the grill racks and wash them individually with regular dish detergent.

Next, spray light cooking oil on your grill to prevent rusting. Again, it's important that the grill surface is cold before spraying on oil. Otherwise, the oil could ignite on a heated surface, potentially causing injury to you and damage to your grill.

Taking a few precautions may help prevent fires, accidents, and injuries while making outdoor grilling both fun *and* safe. However, if you should suffer an injury or incur any damage to your home, be sure to contact one of our qualified insurance professionals.