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Personal Touch

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Getting more miles from a tank of gas

With an unpredictable economy and concerns about global warming, conserving gas has become a priority. While trading in your car or truck for a fuel-efficient compact or hybrid may not be an immediate option, there are strategies that can help you minimize gas consumption while continuing to drive your current vehicle.



A number of factors can affect fuel economy, including driver behavior, driving conditions, vehicle maintenance, fuel characteristics, and weather. While some of these are out of your control, the following

steps may help you get more miles to the gallon:

Monitor tire pressure. Under-inflated tires create rolling resistance and lower fuel efficiency. By keeping tires inflated at the recommended pressure, you can improve your gas mileage. Proper inflation also lessens wear on tires and reduces the risk of accidents due to tire failures or blowouts.

Get regular tune-ups. Because malfunctions cause the engine to work harder, cars that aren't regularly maintained tend to burn more gas. Problems such as clogged air and fuel filters, faulty oxygen sensors, or worn and dirty spark plugs can lead to a dramatic drop in fuel efficiency. Getting a tune-up at intervals recommended by the manufacturer can save on gas and protect the engine from damage.

Monitor brakes and wheel alignment. Improper wheel alignment and the drag of poorly adjusted brakes can lower gas mileage. A simple inspection can reveal whether

an adjustment or realignment is needed.

Park in the shade. Because gas evaporates in the heat, parking your car in the shade during the summer can conserve fuel.

Avoid idling for more than a minute. Turn off your car if you plan to stop for more than a minute, as idling for longer periods uses more fuel than turning off and restarting the engine. Avoid warming up your car, as it is unnecessary with today's engines.

Eliminate excess weight. Take the junk out of your trunk. It's easy to store extra items in the car, but excess weight has a negative effect on fuel efficiency.

Slow down. In most cars, fuel efficiency falls sharply when driven at speeds above 60 mph. Be sure to observe the posted speed limit and drive safely.

Curb aggressive driving. Acceleration, rather than sustained cruising, accounts for the greater amount



Did You Know?

In the doghouse with vicious breeds

If you are a dog owner, your pet may be your loyal friend and constant companion. However, if you are a homeowner, your dog could cause a few problems. Sometimes your dog's *breed* can affect the approval or renewal of your **homeowners insurance**.



According to the Centers for Disease Control and Prevention (CDC, 2011), approximately 4.5 million people suffer

dog bites each year. The Insurance Information Institute (III, 2011) estimates that dog-related injuries cost the industry over \$412 million in 2009 alone. As a result, coverage may be denied to those homeowners who own high-risk breeds, or high premiums may be involved in securing coverage.

Case by Case

Sometimes, dogs are considered according to case history and temperament, but additional concern may exist with breeds that have caused the most fatalities over the past 20 years according to the CDC. Those dogs, in descending order, are as follows: "Pit Bull," Rottweiler, German Shepherd, "Husky," Malamute, Doberman Pinscher, Chow Chow, Great Dane, and Saint Bernard. Although the insurance industry does not have a nationwide list of "unacceptable" dogs, there may be varying degrees of tolerance for each breed. However, some state laws do prevent consideration of specific breeds altogether.

CONTINUED ON PAGE FOUR

Tips on easing computer strain

One byproduct of modern technology is the strain that computer users experience daily. Here are some tips that may help reduce neck, back, shoulder, and wrist aches that are commonly attributed to keyboard strain:

1. Adjust the computer screen so that eyes are level with the menu/tool bar along the top of the screen.
2. Keep the neck upright and straight. Avoid turning the neck to the side for prolonged periods while working on the computer.
3. Keep shoulders relaxed.
4. Keep elbows at a 90° angle, no more.

5. Sit up straight and keep the lower back slightly curved inward. An ergonomic pillow can offer additional support.
6. Adjust your seat so thighs are horizontal and feet are flat on the floor. Maintain at least two inches of space between the edge of the seat and the back of the knees.
7. Use a wrist rest.

As many workers use computers as a part of their daily job tasks, it is important that attention be given to posture and body positioning to avoid physical strain.

The Benefits of Softened Water

According to studies by independent testing firm Scientific Services S/D of New York for the Water Quality Research Foundation (WQRF), consumers can use less detergent and lower water temperatures in appliances when using softened water. In washing machines, detergent can be cut by 50% and water temperatures can be lowered to 60° F, while achieving better stain removal and whiter clothes. In dishwashers, detergent can be cut by up to 70%.

Fewer Crashes from Running Red Lights

According to a 2011 report from the National Safety Council (NSC), fatal intersection automobile crashes are down, fueled by a decrease in accidents involving red-light running. From 2005 to 2009, fatal crashes at intersections with traffic lights decreased by 17%, and those involving red-light running decreased by 27%. Despite the improvement, there were still 12,396 fatal crashes at intersections with traffic lights, including 4,394 involving red-light running.

High-Speed Rail

High-speed rail (HSR) is a new type of passenger rail transport that operates using electric power. As of January 2011, there are ten proposed HSR corridors across the United States. According to a poll by Harris Interactive, two-thirds of individuals (66%) indicate they are somewhat or very likely to consider using HSR when traveling for pleasure. Factors that would affect consumers' decisions include cost (81%), location of train stations (68%), overall trip time (65%), and safety (61%).

For Your Information

Accessing Disaster Assistance

DisasterAssistance.gov provides information on help available from the Federal government before, during, and after a disaster. Once the President declares a disaster, residents of the community can visit the site to learn about and apply for assistance online. DisasterAssistance.gov also provides the latest information about evacuating, finding shelter, getting food and water, accessing medical services, and locating loved ones.

The Consumer Action Handbook

The Federal Citizen Information Center (FCIC) seeks to monitor consumer issues and provide information about government services. Each year, the FCIC publishes the Consumer Action Handbook, an everyday guide to being a smart shopper. The handbook includes helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, declaring bankruptcy, finding a lawyer, and planning a funeral. For more information, visit www.consumeraction.gov.

Exploring America's Byways

The National Scenic Byways Program (NSBP) was established by the U.S. Department of Transportation to help recognize, preserve, and enhance selected roads throughout the country. These roadways represent the scenery of America with natural and man-made panoramas, breathtaking landscapes, and rich history. Travelers can find byways and learn about their landmarks and events, as well as share experiences with others. For more information, visit www.byways.org.

Brushing up on everyday insurance terms

You've heard time and again how important it is to be familiar with your insurance policies. However, we understand that this may not be as easy as it sounds. The insurance business, like most industries, has its own—often confusing—jargon. To help you gain a better understanding of your policies, and of insurance in general, here are some common insurance terms and their definitions:

Deductible: a specified dollar amount that is deducted from the amount of loss payable for a claim made on the policy. For example: If an auto insured on a policy with a \$500 deductible sustains \$800 worth of damage, the policyholder pays the first \$500 and the insurance company pays the \$300 balance.



Endorsement: an amendment to an insurance policy that provides coverage for special circumstances not included in the basic contract, usually for an additional premium. An endorsement

is generally printed on a separate page(s) and attached to the main policy document.

Floater: an endorsement to a **homeowners policy** that provides coverage of personal property (not real estate) beyond the limits or terms of the basic policy. Used especially when the policyholder has personal property of unusual value.

Exclusions: provisions of an insurance policy that specify what will *not* be paid for by the company.

Limits: the largest total amount the insurance company will pay for covered losses. Many policies have *multiple* limits—a certain amount per person, another amount per accident, and sometimes an aggregate limit for all losses paid during the policy term.

Declaration (Declarations Page): normally the first page of a policy contract. It includes the insured's name, how much insurance is being provided, and how long the coverage is in effect.

Schedule/Scheduled Property: a separate listing of specific items of property covered by endorsement to an insurance policy, stating the exact dollar value of each.

Liability Insurance: covers a person or company against losses for which they are held legally responsible to another party or parties. It may also provide for expenses the insurance company incurs to defend the policyholder in court.

Umbrella Policy: a type of liability insurance that provides coverage for large losses that are in excess of the limits of standard liability policies.

Feel free to give us a call or stop by anytime. We are always here to offer detailed explanations of your policies and to answer any questions you may have.

In the doghouse with vicious breeds

CONTINUED FROM PAGE TWO

If your dog's breed raises concern, you may be asked to provide further information, such as whether the dog has undergone attack training or has bitten someone in the past. If your dog does have a history of biting, you may need to explain what the circumstances were, whether the dog was provoked, and if preventative measures have been taken to avoid further occurrences. For unprovoked attacks, you may be denied coverage or renewal, or you may need to add a **disclaimer** for the dog to your policy.

The CDC offers the following tips for dog owners and those who come in contact with dogs:

- When choosing a dog, be selective. Make sure the breed's temperament suits your lifestyle and living situation.
- Reduce aggressive behavior by spaying or neutering.
- Supervise children in your dog's presence and teach children animal safety tips.
- A dog with a history of aggressive behavior may not be appropriate for a family. Furthermore, don't encourage your dog to be aggressive with games such as tug-of-war.
- Beware of stray dogs or those who behave strangely. Leave unfamiliar dogs alone.
- If a dog attacks you, try not to run or scream. If you are on the ground, protect your head and neck.
- A dog that is sleeping, eating, or with puppies should be left alone.
- If you suffer a dog bite, report it to your dog officer or animal control officer at once.

If you are a dog owner whose dog is responsible for biting, it may be in your best interest to help the victim and report the incident. Notify your insurance company and cooperate with any ensuing investigation.

Finally, teach your dog proper behavior starting when it is a puppy. By creating an atmosphere of trust and socialization, your dog is likely to become well adjusted to its environment. This can help decrease the likelihood of your dog lashing out in fear or anger. Teaching your loyal companion and best friend appropriate behavior is the best way to prevent inappropriate behavior. It may also help ensure approval and renewal of your homeowners insurance policy.

Getting more miles from a tank of gas

CONTINUED FROM PAGE ONE

of fuel burned in city driving. Accelerating smoothly from a standstill consumes much less gas than a sudden start. Use of cruise control on the highway can also improve mileage.

Find ways to drive less. To avoid long waits in traffic, telecommute for at least part of the week or schedule your commute for off-peak hours, if possible. Look for opportunities to carpool with neighbors and co-workers, or check out rideshare programs in your community. Take advantage of public transit, if it is available in your area. Avoid making

frequent trips to the mall by shopping online, or try walking or cycling to nearby destinations.

Combine trips. Making several trips from a cold start generally uses more gas than making a longer trip during which the engine remains warm. By planning your route in advance and finding ways to combine errands, you may also be able to reduce the amount of time you spend driving.

Monitor your gas consumption. Track your car's gas mileage by maintaining a log of the odometer reading

and the number of gallons pumped each time you fill up. Besides alerting you to possible engine trouble when mileage changes drastically, a fuel economy log can help make you more aware of your gas consumption.

With proper vehicle maintenance and good driving habits, you can get better fuel economy and spend less at the pump. For more tips and further information, visit the website of the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy at www.fueleconomy.gov.