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Personal Touch

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Safety Tips for Gel Fuel Devices

The warm and welcoming atmosphere created by a crackling-flame fireplace with the added convenience of no chimney or installation can enhance your home during holiday gatherings or provide a cozy spot for fireside reading in a comfortable chair. However, according to the National Fire Protection Association (NFPA), gel fuel-devices, such as patio torches, fire pots, and personal fireplaces, are considered *open flames*, and therefore extreme caution should be taken when using gel fuel products.

Here are the NFPA's gel fuel safety guidelines to follow year-round to help create a safe environment for you and your family:

Secure Position of Devices.

Personal fireplaces, fire pots, or patio torches should be on a sturdy surface at least one foot away from anything that can burn (paper, cloth, rugs, etc.), and not in the path of people or pets.

Never Leave a Lit Device Unattended. Adults should exercise caution at all times and should not leave the open flame area unattended. Pets and children need to be supervised and kept at least three feet away.



Cool Down Period. Allow the device to cool down for 30–45 minutes before refueling. Do not touch or move the device while aflame, and especially after burning because it will be hot. Remember, a flame may still be burning even when it is not visible, so be particularly careful when reaching over the device to protect your clothing or hair from catching fire.

Use Caution when Refueling. Pouring gel fuel in a device that is not *completely cool* is extremely unsafe, as it can splatter on clothing or skin, which may result in a fire or burn injury. In the event of a fire, the “stop, drop, and roll” method may *not* put out clothing on fire. A dry chemical extinguisher or baking soda should be used to extinguish the fire.

Always keep your face away from the device when refueling. If any fuel is spilled on your clothing in the

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Did You Know?

How to protect yourself from a staged accident

In an increasingly mobile society, drivers should be aware of the unfortunate reality of staged auto accidents, which can lead to injury, as well as indisputable surcharges on your insurance policy. Drivers of all ages and experience levels could fall prey to this type of insurance fraud. In one technique known as the “swoop and squat,” two vehicles will pass you. One pulls in front of the other, forcing the second car to brake suddenly. This causes you to rear-end the second car, therefore becoming liable for damages. Meanwhile, the first car flees the scene of the “accident.”

To help protect you from becoming a victim, here are some tips to remember while driving:

- **Pay attention to surrounding traffic.** This is especially important if you drive an expensive, late model, or commercial vehicle that is likely to be heavily insured. Be wary of cars driving too slowly, erratically, or not allowing you to pass.
- **Look beyond the vehicle in front of you.** Start braking as soon as traffic begins to slow down, even if the car in front of you does not slow down.
- **Stay three seconds behind the vehicle in front of you.** This allows you adequate time to brake. Start counting the seconds when the car in front of you passes a road sign or crosses a shadow or line in the road until you reach the same spot.
- **If you hit another car, count the occupants.** Perpetrators of “swoop and squat” scams often drive older model vehicles with multiple



passengers. Obtain the full names, telephone numbers, and driver's license numbers of all occupants. This identifying information helps prevent others, who were not in the car, from filing false claims.

- **Call the police at the scene.** Request a detailed police report on the spot. This prevents scam artists from damaging their own vehicles later and blaming you.
- **Keep a disposable camera, paper, and a pen in your glove compartment.** Take pictures of all the cars, damages, and passengers involved.
- **Report suspected fraud to the National Insurance Crime Bureau (NICB).** The NICB works in conjunction with law enforcement authorities, as well as insurance carriers, to help identify and prevent possible insurance fraud. Their hotline number is 1-800-TEL-NICB.

Since driving is a daily activity for most people, the potential to become a victim of auto insurance fraud exists in urban, suburban, and rural communities alike. So, by increasing your awareness of *staged* accidents, and by following these tips, you may be able to protect yourself from being involved in an incident that happens “accidentally on purpose.”

Traffic Cameras Reduce Collisions

According to a 2011 report by the Insurance Institute for Highway Safety (IIHS), red light running cameras saved 159 lives in 14 of the largest U.S. cities from 2004–2008. Fatal crashes at intersections with signals and red light collisions fell by 14% in camera cities and increased by 2% in non-camera cities. IIHS further analyzed that 815 lives could have been saved if 99 highly-populated cities had installed cameras.

Searching Online for Medical Information Up

A 2011 poll by Harris Interactive shows the number of people accessing health care information online has increased to 39%, up from 22% in 2009, and 32% in 2010. Of those surveyed, 90% report reliable information found, up from 87% and 85% in the last two years. In addition, 57% cite researching on the Internet based on discussions with their doctors, up from 49% in 2009 and 51% in 2010.

Mobile Shopping on the Rise

With 60 million smartphone owners in the U.S., saving money through mobile coupons, deals, and offers right from mobile devices is the new shopping trend, according to a 2011 report by eMarketer. Mobile applications give instant access to hundreds of discounted items from on-line stores and local merchants. Another recent survey by miBuys finds 67% of female respondents interested in mobile coupons, while 93% admit to always looking for bargains.

For Your Information

Plastic Bag Recycling Benefits

Plastic bags can be recycled into composite lumber used in the construction of decks and railings, and reprocessed into post-consumer resin, which becomes feed stock for products such as new bags, pallets, containers, crates, and pipe. Consumers can help reduce environmental waste by returning clean, dry, empty plastic bags to community recycling drop-off centers or retailers and municipalities with designated plastic bag recycling bins. To find local drop-off sites, go to www.plasticbagrecycling.org.

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Wireless Security Initiative

With the growing popularity of wireless devices, GetNetWise has launched a public awareness campaign to educate Internet users about mobile security, wireless home networking, and public WiFi use. Basic tips are provided on avoiding wireless threats, including how to activate security settings on WiFi base stations in public “hot spots,” and prevent the physical loss of laptops and handheld PDAs. For more information, go to www.getnetwise.org.

The truth about auto insurance rates

Although the word “accident,” by definition, means “unintentional,” many car accidents are the result of negligence by at least one driver. Consequently, higher insurance costs exist for *everyone*. These higher premiums particularly affect individuals who may be considered at a greater risk of having an accident. Here’s a quick look at some of the things that may be impacting your automobile insurance costs:

Age Matters. In order to arrive at equitable pricing, automobile insurers spread the cost of accidents over the insured population. According to the Insurance Institute for Highway Safety (IIHS, 2009), the highest death rates per mile driven occurs among teenagers, followed by elderly drivers. Therefore, premium rates are generally higher for drivers under 25 and older drivers.

Points for Safe Driving. Most automobile insurers use a safe driver rating plan, or some variation, to reward drivers who have clean driving records and penalize those who have a history of accidents and/or moving traffic violations. Therefore, the driving records of individuals listed on your policy directly affect your automobile insurance premiums.

Where You Live. Population density and the number of vehicles on the road are two other important factors that help determine your insurance costs. As people and cars compete more and more for limited space on the road, accidents are more likely to happen. Territories (a town, a large city, a county, or some defined geographical subdivision) are rated based on the losses, or “risk” profiles, for such areas. Premiums are weighted by the record of insurance losses, such as accidents, theft, and vandalism, as well as the history of police enforcement of traffic laws in each given territory.

Vehicle Category. Certain cars may cost more than others to insure, depending on a variety of factors. Vehicles will generally be more costly to insure if they are expensive, carry a high theft risk, carry lower safety ratings, or cost more to repair. A common question for many policyholders is, “Why isn’t my policy premium going down as my car gets older?” Premiums tend not to decrease because liability concerns remain the same regardless of the age of your car; further, the cost of repairs to an older car is generally comparable to a newer vehicle’s repairs.

In summary, it is the driver’s record, his or her vehicle, and its use that set the basis for calculating auto insurance premiums. Some of these factors may or may not be in your control. To understand what is in your control—and how to use it to your advantage—feel free to give us a call. One of our qualified representatives will be happy to address any of your auto insurance concerns.



Lead: a home health hazard

Unless otherwise “de-lead,” many older homes and buildings constructed prior to 1978 are likely to contain lead paint, which is the most common form of lead found in homes. Fortunately, home sellers and landlords are now required to disclose any “known information” on lead in the home.

According to the Environmental Protection Agency (EPA, 2011), lead paint can enter the body simply through breathing in its dust. It can be particularly dangerous to children under age six because they are rapidly developing, both mentally and physically. However, lead is also a danger to adults. The effects of exposure to lead may be as minor as concentration problems or joint pain, or as severe as nerve disorders or reproductive difficulties.

To protect your family’s health, have your home tested for lead paint, especially if it was built before 1978. If lead

paint is detected, do not try to remove it yourself. Improper removal can create a more dangerous environment. Talk to your doctor or your local health department to see if you or your child should be tested for lead. Finally, be sure to familiarize yourself with the following important information:

The primary source of lead exposure is lead-based paint that is peeling, chipping, chalking, or cracking—an obvious hazard when found on open surfaces with which children come into contact, such as window trim and sills, doors and doorframes, stairs, railings, banisters, porches, and fences.

When scraped, sanded, or heated, lead-based paint can release lead dust that could settle and re-enter the air when vacuuming, sweeping, or walking through affected areas.

Lead solder in pipes can contaminate drinking water. If you suspect lead in

your plumbing, call your local health department to find out about testing your water.

Lead can also be found in your yard. If lead is in your soil, you could have tracked it into your home unknowingly or a child could have played in contaminated soil.

By being aware of these concerns and adopting a proactive attitude toward minimizing exposure, you can help reduce the potential risk to your family’s health associated with lead poisoning.

For more information on how to protect your family from lead exposure, or what to do if you have been exposed, contact the National Lead Information Center at 1-800-424-LEAD or give us a call. We will be happy to help you ensure that your home is as safe as possible.

Safety tips for gel fuel devices

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refueling process, remove clothing and wash immediately.

Store Gel Fuel Carefully. Keep gel fuel stored in its original tightly-sealed container away from heat sources and out of the reach of children and pets.

Use Only Gel Fuel. Do not substitute gel fuel with another kind of fuel.

Citronella gel fuel, for example, is intended for outdoor use only.

It is important to understand the hazards involved when using gel-fuel devices and to take precautionary measures to help prevent fires and injuries. By following the NFPA’s guidelines, your family and friends may safely

enjoy the ambiance that a personal fireplace, patio torch, or fire pot provides for those special occasions.

However, if you should suffer an injury or sustain any damage to your home, contact one of our qualified professionals for specific guidance.