

the **ADVISOR**

ISSUE 2 • 2013

A PUBLICATION FOR GUIDEONE INSURANCE PERSONAL LINES POLICYHOLDERS



DANGERS OF DISTRACTED DRIVING HIGHER THAN EVER BEFORE

Could you be a threat to others on the road?

WE LIVE IN A WORLD WHERE MULTITASKING HAS BECOME PART OF OUR DAILY ROUTINE. HOW MANY TIMES DO WE RUN OUT OF THE DOOR WITH CELL PHONE IN ONE HAND AND BREAKFAST IN THE OTHER?

We hop in our car, dial our phone, send a text message or email, take a bite of breakfast, all while pulling out of the driveway. Although you may not be guilty of these behaviors yourself, you have definitely seen others doing something similar. According to the Governors Highway Safety Association, 11 states now prohibit all drivers from using hand-held cell phones while driving. Additionally, 41 states ban text messaging for all drivers. You may think you are saving time by doing multiple things at once, while in reality, you are putting your life and others at risk when doing anything other than paying attention to the road ahead of you.

According to the AAA Foundation for Traffic Safety, 25 percent of all crashes are due to distractions. Transportation secretary Ray LaHood has called distracted driving a "deadly epidemic." With today's technology and busy schedules, it is easier than ever before to be distracted on the road. Between navigation systems, cell phones, carpooling, and fast food drive-up windows, today's drivers are faced with the difficult task of keeping their minds on the road ahead. The list will only continue to grow as additional multimedia devices, entertainment equipment and convenience packages develop. Teenage drivers especially, have trouble staying focused due to their inexperience, feelings of invincibility, and peer pressures.

According to a study conducted by the Insurance Institute for Highway Safety, motorists who use cell phones while driving are four times as likely to get into a crash serious enough to injure themselves.

Also, reaching for a moving object within the vehicle increased the risk of a crash or near crash by nine times.

It is becoming harder and harder to stay focused on the road while driving because of the distractions both inside and outside the vehicle. More people are also working out of their car, which makes it hard not to become distracted while driving. However, minimizing these distractions and making an honest effort to eliminate distractions happening around you could greatly decrease the number of motor vehicle casualties. So wait until you get to your destination, or pull your car over to take care of business while parked instead of driving and putting others' lives in danger by driving while distracted. Protect yourself, your family, and those around you by being a responsible, alert driver. ■

TO LEARN MORE ABOUT PROTECTING YOUR HOME AND REDUCING RISK, visit the Personal Lines Consumer Information and Safety Tips section on **GuideOne.com**.

TO REPORT A CLAIM, call the GuideLine[®] toll free at 1-888-748-4326 any time – 24 hours a day, 7 days a week.

TO LEARN MORE ABOUT ANY OF THE FEATURES IN THE ADVISOR, contact your GuideOne agent, or call 1-888-218-8561 to locate an agent near you.



PREVENTING HOME FIRES

A HOME FIRE CAN OCCUR SUDDENLY, WITHOUT WARNING AND ENGULF YOUR HOME IN A MATTER OF MINUTES. THE FACTS ABOUT THE DANGERS OF HOME FIRES ARE STARTLING:

- Most fire fatalities occur between 2:00 and 6:00 A.M. when people are sleeping.
- Most fire victims die from smoke or toxic gasses, not burns.
- Approximately nine people in the United States are fatally injured in a home fire every day.

To help protect your family, home, and possessions from a potentially tragic fire, there are a number of important steps that you can take.

Smoke Detectors, Fire Extinguishers, and Alarm Systems

Smoke detectors are considered to be one of the most important safety devices you can have in your home. Studies have shown that properly functioning smoke detectors can reduce the chances of dying in a fire by nearly 50 percent.

Even though a large percentage of American homes have at least one smoke detector, one in four homes have detectors that are not working properly. Regular maintenance and testing are essential. What's more, while laws may require at least one smoke detector on each level of the home, many experts recommend installing additional units.

In addition to smoke detectors, the installation of fire extinguishers in your home is another important safety precaution. When properly used, a fire extinguisher can help prevent a small fire from turning into a devastating blaze.

For added protection, a variety of monitored fire alarm systems also are available. With these systems, a monitoring service can automatically dispatch firefighters to the home. This is particularly valuable when homeowners are away.

Reducing Fire Hazards

To help avoid a potentially devastating and deadly fire, it is critical to reduce and eliminate as many

fire hazards as possible. While this may sound like common sense, there are certain fire hazards that many homeowners are either not aware of or do not take seriously.

For instance, do you know where and why most home fires occur? More fires start in the kitchen than anywhere else in the home. And cooking is the leading cause of home fires and fire injuries.

Following safe practices, such as monitoring food when it's cooking, is essential. Just as important, it's also wise to thoroughly inspect your home, appliances, and equipment on a regular basis to identify fire risks and correct them.

By being prepared and following a few simple steps you can help reduce the risk of home fires. For more information on fire safety and prevention, please visit the Home Fire Safety page on www.guideone.com. ■

PROTECT YOUR TOYS

You put a lot of time, effort and money into recreational activities such as boating and snowmobiling, so don't forget to insure them! GuideOne homeowner policyholders can get additional protection for trailers, boats, motors, golf carts, and other equipment with an enhanced homeowners policy. Having fun is important, but being protected while you are doing it is even more so. Ask your GuideOne agent today how to add this valuable endorsement to your policy or visit www.guideone.com to find out more. ■



CONNECT WITH US ON FACEBOOK AND TWITTER!

Want the latest in home and auto safety tips and resources? By following our social media pages you can stay up-to-date with all things auto, home and renters. Tips on preparing your home for a storm to how to shop for a safe car and more! You can find us at [facebook.com/GuideOne](https://www.facebook.com/GuideOne) or at [@GuideOne](https://twitter.com/GuideOne) on Twitter. Search for us today! ■