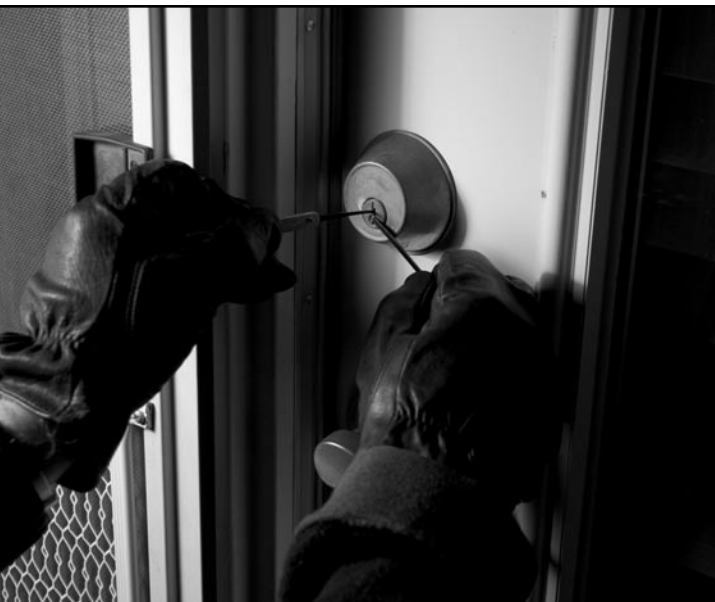


SAFE TIMES

- What's your stuff worth?
- Steps to better protect children in your vehicle
- ICE could save your life
- Hurricane damaged cars flood the market

A Safe&Sound® Publication from Merastar Insurance Company

Think you don't have anything of value? Think again!



Suppose you came home from work to find your apartment broken into and your new plasma TV, computer, sound system, 10-speed bike, and DVD collection stolen. In the process, your living room furniture had been trashed, with tables and lamps overturned. Will your landlord's insurance cover your losses?

If you had to replace all the clothes in your closet, your TV, your computer and everything in your apartment, how much would it cost?

You may think your things aren't worth much, but the average person in a one-bedroom apartment has between \$25,000 and \$40,000 worth of stuff. Stuff that's not covered by the landlord's insurance if it's stolen, burned up, or carried away by a tornado.

Renters insurance covers your possessions against a variety of losses. It also covers you if someone is injured in your apartment.

The average annual premium for \$25,000 renters property and \$100,000 liability coverage ranges from \$150 to \$200, depending on where you live.

Take the test below and see how much you know about how to best protect your possessions. Then call us for a quote – **1-800-Merastar.**

What renters insurance covers

If you rent an apartment, you need insurance to protect your belongings. While your landlord might have insurance, it only protects the building. Your belongings are not covered. Typically, residential insurance policies cover losses to your personal property caused by:

- FIRE OR LIGHTNING
- WINDSTORM OR HAIL
- EXPLOSION
- RIOT OR CIVIL COMMOION
- AIRCRAFT
- VEHICLES
- SMOKE
- VANDALISM OR MALICIOUS MISCHIEF
- THEFT
- FALLING OBJECTS
- WEIGHT OF ICE, SNOW OR SLEET
- WATER-RELATED DAMAGE FROM HOME UTILITIES



Floods and earthquakes aren't on the list. If you live in an area prone to either you need to buy a separate policy or rider.

Source: iii.org

How much do you know about renters insurance TRUE or FALSE

1. **Your landlord's insurance** will cover items stolen from your apartment by a burglar.
2. **Your landlord's insurance** will not cover your personal property ruined in a flood caused by a plumbing mishap.
3. **Your renters insurance** will cover your responsibility to other people injured in your home.
4. **Flooding from a storm** is not a covered peril in a renters insurance policy.
5. **Your renters insurance** will not protect your personal property against losses from fire.
6. **Specific items such as jewelry** may not be fully covered by a basic renters policy.
7. **If you file a claim** your policy will be canceled.
8. **Bicycles** are covered by renters insurance.
9. **Motor vehicles** are covered by renters insurance.
10. **Certain personal property** stolen from your car is covered by your home/renters insurance.
11. **Increasing your deductible** is a way to lower your premium.
12. **A deductible** does not increase your out-of-pocket cost in the event of a claim.
13. **Rented or borrowed items** that are stolen are covered under a standard renters policy.
14. **Parent's insurance** covers a college student's personal property if that student lives in an apartment.
15. **It's a good idea to make a list** of everything in your apartment along with model numbers, serial numbers, dates of purchase and prices of items.

Traveling safely with children

Protecting children when they ride in motor vehicles is the responsibility of everyone. We have done a good job of getting very young children into safety seats, but too many children under the age of twelve are still riding unrestrained.

The basics

- Everybody needs a child safety seat, a booster seat, or a safety belt.
- There must be one safety belt for each person. Buckling two people, even children, into one belt could injure both.
- People who are not buckled up can be thrown from the car or around inside the car, and seriously hurt themselves or others.
- Never hold a child in your lap. You could crush him or her in a crash, or the child may be torn from your arms.
- Never ride in the cargo area of a station wagon, van or pickup. Anyone riding in



Children ages 4 to 8 who use booster seats and safety belts are 59 percent less likely to be injured in a car crash than children who are restrained only by a safety belt.

- the cargo area could be thrown out and injured or killed.
- No one seat is best. The “best” safety seat is one that fits your child and is installed correctly.
- Children 12 and under should ride properly restrained in the back, not the front seat.

A four step process

As children grow, how they sit in your car, truck or SUV should change. Save your child from injury or death by observing all four steps:

- 1. Infants** from birth to at least one year old and at least 20 pounds should be placed in a **rear-facing infant seat**.
 - 2. Toddlers** from age one and 20 pounds to age four and 40 pounds should be placed in a **forward-facing toddler seat**.
 - 3. Children** from about **age four to at least age eight**, unless 4'9" or taller should be placed in a **booster seat**.
 - 4. Children age eight and older** or taller than 4'9" should wear a **safety belt**.
- Remember all children under 12 should ride in the back seat.**

Source: National Highway Traffic Safety Administration, www.nhtsa.dot.gov

Call Today!

For a free no-obligation auto or home/renters insurance quote

1-800-Merastar

(1-800-637-2782)

Offer Code: STN
www.Merastar.com

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Hurricane damaged cars flood the market

Each year, thousands of cars that were flooded by the 2005 hurricanes may find themselves in the garages of unknowing car buyers. Unscrupulous people fraudulently “re-title” a car to hide the fact that it’s been in a flood. Here are some quick checks used-car shoppers can perform:

- Inspect the carpets to see if they are wet, damp or muddy. Check for signs of silt.
- Check the seat mounting screws for evidence that they have been removed.
- Inspect the lights, which are expensive to replace. A waterline may still show on the lens or reflector.
- Inspect difficult to clean places, such as panel gaps in the trunk and under the hood.
- Look at the heads of unpainted, exposed screws under the dashboard for signs of rust.
- Check the rubber drain plugs under the car and on the bottoms of the doors.

Source: Medialink at newstream.com/home and www.ConsumerReports.org

ICE could save your life

Having emergency contact information readily available or being able to notify next of kin quickly could save precious moments and possibly save lives in an emergency.

That’s why Merastar asks you to put “ICE” on your cell phone address book. Just enter a contact name and telephone number in your cell phone directory and title it **ICE (In Case of Emergency)**. If you have an accident and are unconscious or non-responsive, first responders or hospital emergency department physicians and staff can use your phone and call the ICE number to notify your emergency contact.

Most of the 193 million cell phone users in the United States probably already have an emergency contact programmed on their phone. It just may be under something like “Mom.” Programming it again under “ICE” only takes moments.

Sources: msnbc.msn.com/id/8744626; Skyline Medical Center, HealthWise, Third Quarter, 2005.

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