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- Keep on rollin'
- Double check before you walk out that door!
- Protecting your car's precious cargo during the dog days of summer
- Grilling safety

A Safe&Sound® Publication from Merastar Insurance Company

Cool tips for a safe summer trip



Planning a road trip this summer? You're probably traveling with family or friends which is all the more reason to think safety. Getting to your destination and back safely is priority number one. Here is a three-step strategy* you can follow to avoid road trouble and ensure your trip is as safe and worry-free as possible.

Before you go

Providing your vehicle is well maintained, getting it ready for a road trip is relatively quick and easy. Follow these basic steps:

- **Tires** – Check the air pressure in all tires, especially the spare. Check pressure when tires are cold (haven't been driven for at least three hours). The correct pressure is listed inside the driver's door frame. If the tread is worn down to 1/16 of an inch, it's time to replace your tires.
- **Belts and hoses** – Inspect for blisters, cracks or cuts. High summer temperatures accelerate the rate at which rubber belts and hoses degrade.
- **Wiper blades** – Examine blades for signs of wear and tear.
- **Cooling system** – Check your coolant levels. If it's time to have your cooling system flushed and refilled, have it done before you go.
- **Fluid levels** – Schedule an oil change. In addition, check the brake, automatic transmission, power steering and windshield washer fluid levels.
- **Lights** – Check your headlights, brake lights, turn signals, emergency flashers and interior lights. Towing a trailer? Be sure to check your trailer lights, too.

What to take

Carry an emergency road side kit that includes a cell phone, first aid kit, flashlight with fresh batteries, a white flag or handkerchief, jumper cables, a jack and ground mat for changing a tire, duct tape, moist towelettes and fresh water.

On the road

The best way to stay focused while driving is to avoid fatigue. Allow time for frequent breaks. A long trip can be tough on children. Stopping along the way makes the trip less tiring for them as well. **And buckle up!** It's the single most effective thing you can do to keep yourself and your passengers safe while on the road.

Closing up the house: a checklist for homeowners

Before you head out for that beach vacation, review these tips to keep your home safe while you're gone.

- Adjust the thermostat. Set the air conditioner no higher than 85 degrees.
- Shut off the gas to the water heater or turn the temperature control to the *vacation* setting.
- Unplug appliances such as the toaster, coffee maker, microwave oven, computer and television.
- Make sure the dryer isn't running.

If you choose to leave the water turned on

- Make sure appliances like the dishwasher and washing machine are not running, faucets are all turned off and toilets have stopped filling.
- If the house has a sump pump, make sure it is working.

Don't advertise your absence

- Park a car in plain sight.
- Suspend newspaper and mail delivery.
- Be vague on your answering machine. Don't say, "I'm out of town and will be back next Tuesday."
- If you live in an apartment or condo where the sound of an unanswered phone might indicate that you're gone, turn down the ringer.
- If your neighborhood association has a security patrol, let the company know how long you plan to be away.

Don't simply leave the hall light on, invest in a lighting system that will mimic your activities. There are inexpensive timing devices that can turn specific lights on and off, as well as outside front and backyard floodlights that sense motion.

Keeping your car's precious cargo safe

In 2004, 35 children died from heat stroke after being left unattended in a motor vehicle. And it is estimated that annually hundreds of children experience varying degrees of heat illness from being left in cars.

On days when the outside temperature exceeds 86 degrees, the internal temperature of a car can reach 134 to 154 degrees within 15 to 30 minutes.

Cracking the windows or parking in the shade does not significantly slow the heating process or decrease the maximum temperature. On sunny days, even when the temperature is mild, a car can get hot quickly.

The affect of such temperatures in infants and young children can be devastating. For a number of reasons they are more susceptible to heat illness than adults. The mildest form is heat stress – the physical discomfort

and strain of a hot environment. Next is heat exhaustion which includes intense thirst, weakness, anxiety, dizziness and headache. Finally, heat stroke is life threatening and characterized by a core body temperature of more than 104 degrees resulting in delirium, convulsions, coma and death.



The Dog Days of Summer

Pets are just as susceptible to overheating as young children. Increasingly dogs, cats and other pets are accompanying



their owners on car trips, whether it's running errands or joining the family on vacation.

Common sense tells most people that leaving their pet inside a parked vehicle on a hot summer day for an extended period of time is dangerous. But even 15 minutes can be deadly.

Dogs' sweat glands, which are in their nose and the pads of their feet, are inadequate for cooling during hot days. Panting and drinking water helps, but if they only have overheated

air to breathe, dogs just like their young human friends can suffer brain and organ damage after just 15 minutes.

Sources: *Pediatrics – The Official Journal of the American Academy of Pediatrics*, www.pediatrics.org and *The Humane Society of the United States*, hsus.org

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Don't make your summer cookout memorable for the wrong reason

A fire in the grill is a welcome sight at the family cookout, but fire anywhere else can make a summer barbecue memorable for all the wrong reasons.

- In 2002, gas and charcoal grills caused 900 structure fires and 3,500 outdoor fires at home properties, resulting in property loss of \$30 million.
- Gas grills have a higher fire risk than charcoal grills; leaks and breaks are the leading cause.
- Half of all grill home structure fires begin on an exterior balcony, deck or unenclosed porch.

Some safety tips to consider

- **Position all grills** well away from siding, deck railings and out from under eaves and overhanging branches.
- **Keep children and pets** at least three feet away from the grill area.
- **Periodically remove grease** or fat buildup so it cannot be ignited by a hot grill.
- If you have a charcoal grill, **purchase the proper starter fluid** and store it away from all heat sources.
- If you have a propane grill, **check the propane cylinder hose** when you use it for the first time in the season or hook up a new cylinder. A light soap and water solution applied to the hose will reveal escaping propane by releasing bubbles. If there is no flame, turn off the propane tank and grill. If the leak continues to bubble, call the fire department immediately.
- **If you smell gas** while cooking, get away from the grill and call the fire department. Do not attempt to move the grill.
- **Never store propane cylinders in buildings or garages.** If you store a gas grill inside during the winter, disconnect the cylinder and leave it outside.



A FINAL WORD: Propane and charcoal grills must only be used outdoors. If used indoors or in enclosed spaces such as garages or tents, they pose a fire hazard and the risk of exposing occupants to toxic gases and asphyxiation.

Source: *National Fire Protection Association*, nfpa.org

REMINDER: Don't worry! Merastar's policies are portable — you can take them with you if you change jobs or move.

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