



SAFER TIMES

Volume 5, Edition 3

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Arrive Alive – Avoid Commute Traumas

What’s the most dangerous part of your job? Believe it or not, it’s the time you spend in your vehicle – getting to and from work. Traffic-related trauma accounts for 30 percent of all work-related fatalities.

According to the National Highway Traffic Safety Administration:

- Every 12 minutes someone dies in a traffic crash
- Every 10 seconds an injury occurs, and
- Every 5 seconds a crash occurs.

If you think those statistics are surprising, can you guess what the financial impact of these numbers is to your employer? In 2000, on- and off-the-job traffic crashes resulted in three million lost workdays per year, at a cost of \$60 billion to employers.

**Drive Safely To Work Week
October 4 -7, 2004**

How can you reduce your chances of becoming a traffic statistic? Be an alert driver to potential bottlenecks, a source of 45 percent of traffic incidents; avoid creating a bottleneck by merging correctly and don’t slow down to gawk at someone else’s misfortune. Following these tips and other common sense driving rules will help pave the way to happy trails for you and those you meet along your way. **§**

www.trafficsafety.org/news/100603

Safer Times Tiptoids

Merastar Claim Services

Vehicle Glass Claim Unit

Did you know that Merastar now has a Glass Claim Unit that can set up repair appointments directly through a preferred vendor? A mobile glass repair van can repair and replace your vehicle’s glass wherever your vehicle is parked.

Claim Repair Coordination

Merastar Claim Representatives can help you coordinate several services pertaining to your claims, including: direct repair shop identification, rental car coordination and homeowner loss mitigation.

Test Your Knowledge

Traffic Signals

Do you know what a flashing red light indicates? Hooray for you if you answered: Come to a complete stop; then proceed with caution. A 1989 poll revealed 30 percent of its respondents **incorrectly** believed that a flashing red traffic light meant to “proceed with caution.” **§**

www.msn.com and www.iii.org

Termite Trouble – What's Your Liability?

It's a common misconception that homeowners insurance covers termite-related repairs. Because termite damage can be prevented, it is considered the homeowner's responsibility. Unfortunately, by the time termites are visible, the colony may have already grown for years and caused significant damage. Here are a few tips that may help you stay termite-free:

- Clean clogged gutters and downspouts as well as repair leaky plumbing – moisture draws termites
- Trim shrubs that are close to the house or remove them altogether to allow good air flow
- Avoid using wood mulch in flowerbeds
- Store firewood away from the house
- Make sure all exterior siding materials are at least 4 inches from the ground
- Inspect wood surfaces inside and out for bubbling paint, crumbling wood or tiny holes.
- Seal all utility openings and cracks in the foundation. §



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Welcome Home, June 2004

Big Wheels Keep on Turnin' Allow for More Time & Space Around Big Trucks

The number of big trucks on the road has tripled since 1970 and tractor-trailer rigs can weigh up to 40 times as much as the average subcompact car. In fatal crashes involving cars and tractor-trailers, car occupants are killed 49 times as often as the truck occupants! Keep these guides in mind to avoid becoming a truck/car accident statistic:

1. **Don't brake quickly or cut in front of a truck.** Trucks need almost 50 percent more distance than cars to stop from 55 mph (196 vs. 133 feet, according to tests conducted by the Insurance Institute for Highway Safety). **If the weather is bad or the truck's brakes are hot, it can take three times longer to stop.**
2. **Pass with care.** A large truck takes longer to get around, so allow yourself more room and time to pass. Start farther back to see that the road is clear, pass quickly, and wait until you can see the front of the cab in your rear-view mirror before you return to the same lane. Did you know federal law prohibits the truck driver from giving you any kind of signal to pass? §

www.nada.org

When should you shop your rates?

Call today! You don't have to wait until policy renewal time. Rates change often and so can your driving status. Or you may have had a life change like getting married or changing job locations. Merastar's licensed, non-commissioned sales counselors will help you understand your current policy and assist you in choosing coverage and limits that will best fit your needs.

Just call 1-800-Merastar (1-800-637-2782) any time for your free, no-obligation quote and use discount offer code **STN . §**