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Personal Perspective

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Electric Shock from Your Boat

The electrical currents given off into the surrounding waters by improperly wired or grounded boats, marinas and docks can cause as much harm to swimmers as a hair dryer dropped into a bathtub would to a bather, according to the Electric Shock Drowning Prevention Association. And major jolts resulting in electrocution may not be the biggest risk. Even a low-level AC current in fresh waters is sufficient to cause swimmers, particularly children, to suffer muscular paralysis, significantly increasing the chance of drowning.

To minimize the chances of falling victim to electric shock drowning (ESD), the association recommends several steps:

- Raise awareness of ESD: many boaters and



swimmers are totally unaware of the dangers.

- Boat owners should have their watercraft inspected by electricians who are properly trained and certified for boats and yachts.

- Never swim in the vicinity of boats, marinas or docks.
- Install equipment leakage current interrupters or ground fault circuit interrupters on your watercraft, and recommend marina operators do the same on all wiring circuits and shore power pedestals.

An improperly wired boat that causes harm to others could expose you to liability lawsuits. Take care to have your boat inspected and to carry adequate boaters liability insurance.

Lightning Is a Billion-Dollar Loser

While hurricanes and earthquakes may be common in only certain geographic areas, lightning strikes occur everywhere, and the result is annual damages approaching a billion dollars in losses.

Among the findings of a study by the Insurance Information Institute (I.I.I.) for 2012, lightning losses included:

- 151,000 paid homeowners insurance claims
- An average claim of \$6,400
- An average cost per claim 142% higher than in 2004.

While your homeowners insurance will respond for losses due to lightning strikes,

you can avoid deductibles and inconvenience by following a few risk-management steps identified by the I.I.I.:

- Install a lightning protection system.
- Use a system that meets standards set by the National Fire Protection Association, the Lightning Protection Institute, and Underwriters Laboratories (UL).
- Be sure your protection includes all utility lines potentially conducting lightning into your residence, including cable and telephone.

For more homeowners safety recommendations, talk with our personal insurance professionals today.

Travel Safely with Youngsters



Younger children are especially susceptible to injury while riding in a car. Proper safety restraints and procedures can significantly reduce the chance of harm to children. Here are the latest age-based guidelines as provided by the experts at the National Highway Safety Administration:

- At all ages, the back seat is the safest location for a child.
- Birth to 12 months: Always keep children in a rear-facing car seat.
- 1-3 years: Continue utilizing a rear-facing seat until your child hits the maximum weight/height recommended by the seat manufacturer. At that point, your child should use a forward-facing car seat along with the proper harness.
- 4-7 years: Continue utilizing a forward-facing car seat until your child hits the maximum weight/height recommended by the seat manufacturer. At that point, your child is ready for a booster seat.
- 8-12 years: Until the child is big enough to properly use a seat belt, stay with the booster seat. Remember, proper fit for a safety belt is determined by a snug fit across the thighs, not the stomach. Shoulder belts should not cross the neck or face, but should fit snugly across the shoulder and chest.

Small-Car Safety Picks

Dreaming of that new car is an age-old American pastime. If it's time for you to buy a new vehicle, don't forget to include one key consideration: safety. All those new bells and whistles will be of little value if the vehicle doesn't keep you and your passengers safe.

The good news is the Insurance Institute for Highway Safety (IIHS) each year puts all new car models through an extensive series of crash tests, then awards its Top Safety Pick award to those that come through with the least damage. IIHS also publishes which vehicles turned in the worst test performance. For example, here are the top five small cars from the most recent round of testing:

1. 2014 Dodge Dart
2. 2014 Ford Focus
3. 2014 Honda Civic 2-door
4. 2014 Honda Civic 4-door
5. 2014 Hyundai Elantra sedan.

To research IIHS ratings by any make, model or year, go to www.iihs.org. Once you narrow your new vehicle search to just a few possibilities, be sure to contact one of our personal auto insurance specialists who can provide you with estimated insurance premiums for any vehicle on your list. Discovering one vehicle costs significantly less to insure may provide just that extra financial incentive you need to make a final choice.

Put Your Pets in Your Catastrophe Plans

Every family should have a plan for when a catastrophe strikes. Making certain every member of your family knows what to do, how to do it and where to go is critical to the success of your plan.

Yet even though pets are widely considered to be "family," they are often left out of critical planning. The Insurance Information Institute has some ideas on how to include your pets in your emergency response plans.

Shelters: Some emergency shelters don't allow pets. Create a list of veterinarians and boarding facilities that can provide emergency shelter for your animals. Be sure to obtain emergency phone numbers. Check with local authorities, the Humane Society, your veterinarian or other pet care providers to find out how your pets can be included in any community evacuation or shelter plans.

Alternative Care: Make arrangements



with others to pick up and/or care for your pets if disaster strikes while you are not at home.

Tags: Be certain your pet's identification tags are current. Include contact information so others can notify you if they find your pet wandering lost.

For these and many more valuable tips on including your pets in your evacuation and disaster plans, see the complete checklist at www.iii.org/articles/protecting-your-pet-during-a-disaster.html.

A Deer Near-Miss Can Still Lead to Damage

Every year, over a million deer-vehicle collisions are reported. And while striking the animals can cause severe damage to your vehicle and great risk of injury to driver and passengers, it seems swerving at the last minute to avoid the deer can also be risky.

Hitting trees, lampposts, fences or guardrails can be the result of trying to avoid deer in the roadway.

Comprehensive auto insurance (also known as “other than collision” coverage) and collision insurance are two important components of your car insurance policy that will help pay for deer-related damage, but knowing how to avoid deer collisions in the first place can improve your chances of avoiding injury and auto repairs. The Insurance Information Institute suggests several key strategies:

- Be aware that deer are found on both rural, wooded roads and busy city highways.
- If you see one deer, the odds are high that there are others nearby.
- Just before and after sunrise and from sunset to midnight are the highest risk times for deer collisions.
- If you see a deer in the road, brake firmly but stay in your lane. Avoid swerving or other sudden actions that might cause



you to lose control of your car.

- If there is no other traffic at night, use high beams for better visibility.
- Be sure you and all passengers are always wearing a seatbelt.

Of course, following speed limits and refusing to be distracted by phones and onboard automobile equipment are important as well. If you should end up in an accident, try to get off the travel

lanes and remain in your vehicle if possible to minimize further injury from oncoming traffic. Do not try to move a deer that you have struck; an injured animal may become unmanageable and cause serious injury. Call for emergency help instead of handling the animal yourself.

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Credit Scores Affect Your Premium

Your credit score can and does affect your insurance premium. Actuarial studies done by insurers have shown there are definite correlations between how consumers handle financial affairs of the type included in credit scores and the likelihood of filing a claim.

Such predictability works both ways. While some may find their insurance premiums are higher due to poor “insurance scores,” many more will realize savings due to a better score.

Since credit scores are a key component of your insurance score, taking steps to improve your credit rating will help you do far more than qualify for that better loan or interest rate at the bank or credit union. It will also positively impact your personal insurance costs.

Thank you for
your referral.

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates