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Know Your Motorcycle ABSs

Your ABCs are great for grammar school, but an ABS (antilock braking system) can significantly reduce your risk of a motorcycle accident.

Motorcycles with antilock braking systems were found to be much less likely to be involved in a collision than ones without the safety feature, according to a recent study released by the Insurance Institute for Highway Safety (IIHS). The safety performance boost was substantial: 30% fewer accidents during the first 90 days of an insurance policy and 19% fewer during the rest of the policy period. Over the entire 10 years of studied data, ABS-equipped bikes



were involved in collisions 23% less often than unequipped ones, and there were 34% fewer medical claims for riders.

The significance of the first 90 days? IIHS

researchers believe the study results show that ABS systems are effective in compensating for common mistakes made by beginning riders.

If you are considering adding a motorcycle to your driving stable, make sure safety considerations are a key part of your decision process, especially if you are a newcomer to the bike world. And, keep in mind,

anything that makes you safer can also have a positive impact on your motorcycle insurance availability and costs.

Inventory Weekend

How do you prepare for the cold winter months? By stocking up on food? Chopping firewood? Clearing out the fireplace?

Many people have their traditional methods to prepare for the season. Unfortunately, too many preparedness plans do not involve an up-to-date home inventory.

According to the National Association of Insurance Commissioners (NAIC), nearly half of U.S. consumers surveyed are insufficiently prepared to deal with potential losses.

Among its findings, the NAIC reports that 48% of Americans do not have an inventory of their possessions. Of those who do

have a checklist, 32% have not taken any pictures and 58% have no receipts to validate the cost of their valuables.

Many who have taken steps to inventory personal property remain at risk of their efforts being in vain: 44% acknowledged that they did not have their inventory stored in a remote location. A disaster to the home could also destroy the inventory!

Dedicate a wintry weekend to snapping some photos of your home and writing up a list of your possessions. Take your jewelry and other high-value items to an appraiser, too, and get a certificate of appraisal that will help at claim time.

Your Car's Winter Survival Kit



Every winter, drivers find themselves trapped in snowbound cars. If the weather at the time of your incident is frigid or you are trapped for hours or overnight, would you have what you needed for survival right there in your vehicle?

Whether due to an icy road sending you into a ditch or a grove of trees, a sudden whiteout leading you to drive off the road, or simply an unexpected blizzard turning a previously clear road into a major hazard, the very real threat of spending hours or possibly days in your car under freezing conditions requires planning for the worst. Experts recommend a winter survival kit be kept in your car at all times.

Beyond the basic emergency kit, be sure to include blankets, winter clothes, boots, ice scraper, snowbrush, candles (don't forget matches or a lighter), food, cell phone (with extra batteries), and tow chain. Several bags of sand or kitty litter along with a shovel may also prove immensely helpful.

Remember also to talk to us about roadside assistance service provided through your insurance policy. Many insurers offer this as an add-on to your coverage for just pennies a day.

Minimum Limits May Be Maximum Risk

If you have chosen to go with minimum auto liability limits of insurance, review your policy to check if you are adequately protected in light of the following facts:

Injuries to more than one party. Your liability limits set the maximum amount insurance will cover if you are found legally liable for bodily injury resulting from an accident you cause. While your limits may seem sufficient for covering injuries to one or two people, consider the cost of injuries to several victims. Once insurance is exhausted, you are still responsible for the rest.

Damage to high-value property. Your liability limits also cap the amount

insurance will cover for property damage. It is possible there may be more than one car involved in an accident you cause. It's also possible you could total a very expensive vehicle.

Permanent disability or death. If you do more than just injure someone—for example, kill or permanently disable them—it is doubtful the minimum required auto liability limits would pay enough in recompense. Most victims would seek compensation from your assets, such as the value you have in your home or retirement accounts.

Don't let a focus on the front-end cost of insurance liability coverage make you lose touch with the back-end reality.

Minimize Your Liability for Injuries

One of the biggest winter risk exposures for many homeowners is injury from slips and falls created by icy sidewalks and driveways. Visitors to your home can blame you and seek recovery for their costs if they are injured at your home.

Snow, ice and accumulated wet leaves create slippery conditions that can present a risk for homeowner liability. The best prevention is to minimize or remove those slippery conditions.

Here is some advice from the Philadelphia Department of Streets:

- Always have on hand an adequate supply of acceptable de-icer for your sidewalk or driveway.
- De-icer should be applied as soon as a light accumulation has developed on the surface. This will break the bond between subsequent accumulations and the pavement, thereby making it easier to shovel. A final light application may be required



after removal to melt any remaining snow.

- During a sleet or freezing-rain storm, de-icing of sidewalks and driveways will require multiple applications as dictated by the actual conditions.
- Kitty litter can also be used to generate temporary traction.

If you are not able to remove slip and fall hazards, post a sign or notice in that area saying that the conditions are slippery. It's sad to say, but these days, you need to protect yourself from liability lawsuits.

Towing Fraud

Imagine you've had a breakdown and are stuck on the side of the road or, worse, blocking a lane of traffic.

Along comes a tow truck out of the blue. "What luck!" you think. The driver hops out and offers to take you to a local garage that will fix you up and have you back on the road in no time. You are so grateful that you and your car are being rescued that you never think to check if this guy and the garage are legitimate. When you get the bill, you may be shocked. The fee may be high, and some of the repairs and services listed might seem odd.

You could be the latest victim of towing fraud. High towing charges, excessive repair costs or unnecessary repairs added to pad the bill are an unfortunate experience for many who find themselves stranded and then accept the services of the first tow truck to make an appearance. While it may seem painful to pass up a possible white knight for fear of fraud, experts recommend several



precautions that can minimize the chance of being a victim:

- **Don't automatically accept the truck driver's recommendation of a repair shop.** You always have the right to say where your car will be taken.
- **When you become stranded, call a trusted person for a tow truck or repair shop referral.** If police are on the scene, ask them for advice.

- **Never automatically accept a tow truck driver's assurance that your insurance company or the police sent them.** Contact us, your insurance company or the local police emergency number for verification.

Verify that your current auto coverage includes towing and see how much it will pay under what conditions—before you need it.

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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

Use Space Heaters Properly

For many homeowners and renters, portable space heaters are a staple of winter protection, whether as a primary source of heat or merely a supplement for particular areas of the home. In far too many cases, a device that should be about protection from cold instead becomes the cause of damage and harm.

The Federal Emergency Management Agency (FEMA) recommends the following safety tips:

- Keep combustible objects at least three feet away from portable heating devices.
- Buy only heaters evaluated by a nationally recognized laboratory, such as Underwriters Laboratories (UL).
- Check to make sure the portable heater has a thermostat control mechanism and will switch off automatically if the heater falls over.
- Before using a kerosene heater, check with your local fire department on the legality of kerosene heater use in your community and talk to us to see if your insurer is willing to insure homes where kerosene heaters are used.
- Use only crystal clear K-1 kerosene in a kerosene heater. Never overfill it. Use the heater in a well-ventilated room.