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Reducing the Risk of ID Theft

The number of identity theft cases continues to increase, and the cost of grappling with the losses goes beyond the charges the thieves rack up. There is the lost time at work while you contact your creditors and all regulatory agencies involved—think DMV times 10. There are also the copying costs and records fees at many government and other institutions—your medical records are just one concern.

The right identity theft policy can help if something goes wrong, but also consider taking these steps to prevent identity theft from happening in the first place.

Monitor your credit. Take advantage of federal law that allows you free access to your credit report from all three of the major credit report-

ing companies once every 12 months. You can request the report at AnnualCreditReport.com.

Choose electronic delivery of bills and important records. Most vendors allow this

option, and choosing it will keep your mailbox and trash clear of goodies sought by dumpster-divers.

Be very cautious about divulging your Social Security number. The truth is that most companies can set up accounts and do business with you without your SSN. Take precautions if a company



insists otherwise.

You can also reduce the risk of potential scam artists calling you by placing phone numbers on the National Do Not Call Registry: donotcall.gov.

Is Flood Insurance in Your Future?

You may have lived in your house for years and never had flood insurance. But recently FEMA has been updating aging flood zone maps. If through FEMA's rezoning efforts, your property is moved into an at-risk flood zone, your bank could demand that you purchase flood insurance.

According to the U.S. Department of the Treasury, if your lender learns that a flood map revision has placed a property in a flood zone (formally called a "Special Flood Hazard Area") and flood insurance is available under the Flood Disaster Protection Act (FDPA), the bank must notify you that flood insurance is required.

The FDPA mandates that the homeowner secure flood insurance, and it's up to the homeowner to decide to purchase through an insurance company/agent or allow the bank to place the coverage.

Even if your flood zone is unchanged, you should consider purchasing flood insurance. According to the National Flood Insurance Program (NFIP), 30% of properties damaged by flood are not located in a high-risk flood zone. For more information on flood insurance for your property, call one of our professionals today.

Family Risk Questionnaire

To make sure you're adequately protected, we recommend a yearly review of all of your insurance policies. This questionnaire helps make that review quick and efficient. Please take a moment to answer the questions and fax or mail this page back to us.

Name: _____ Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: () _____ Business phone: () _____ Fax: () _____

E-mail: _____

Automobile/Vehicle

- ___ 1. Would you consider increasing your deductibles to lower your premium?
- ___ 2. Do we currently insure all of the vehicles in your household? If not, how many do you insure elsewhere? ___
- ___ 3. Are all of the licensed drivers in your household listed on your auto policy?
- ___ 4. Would you like to include your car stereo (if mounted under the dash), DVDs, CDs, CB or two-way radio on your auto policy for an additional premium?
- ___ 5. If you own a pickup or a van, does it contain any customized equipment?
- ___ 6. Do you own a pickup camper or a camper shell?
- ___ 7. Do you own minibikes, mopeds or motorcycles? If so, how many? ___
- ___ 8. Do you have vehicles furnished for regular use that you do not own, such as a company car? If so, how many? ___
- ___ 9. Do you want rental reimbursement or towing and labor coverage in the event that your car is damaged in an accident?
- ___ 10. Do you own any boats, motorbikes, motor homes or other recreational vehicles such as snowmobiles or golf carts?
- ___ 11. Would you like a quote for higher limits of liability insurance or personal injury protection?
- ___ 12. Do you have other electronic devices you wish to cover (e.g., GPS)?
- ___ 9. Would you like an estimate of your home's replacement cost at today's prices?
- ___ 10. Would you like home replacement guarantee protection?
- ___ 11. Do you own a second home or any other real property, such as a cabin, farm property or any income-producing property?
- ___ 12. Are you engaged in any form of farming or ranching?
- ___ 13. Do you conduct any business (including child care) or give private lessons in your home?
- ___ 14. Would you be interested in an umbrella or excess liability policy that extends your auto and homeowners liability coverage to \$1 million or more?
- ___ 15. Do you keep your business computer at home?

Coverage for questions 1 to 5 may be limited or excluded under your policy.

Other Personal Insurance

- ___ 1. Do you have disability income insurance in case you become sick or disabled?
- ___ 2. Are you aware that accidental death and disability insurance for you and your family is available at low cost?
- ___ 3. Are you concerned about estate taxes?
- ___ 4. Do you have a mortgage redemption insurance policy (which pays off your house in the event of your death)?
- ___ 5. Are all members of your family protected by life insurance?
- ___ 6. Would you like a review of the beneficiaries, ownership and cash values (if any) of your life insurance policies?
- ___ 7. Are you interested in discussing life insurance within the next year?
- ___ 8. Do you have a retirement or pension plan?
- ___ 9. Are you self-employed? If so, have you heard about SEP or Keogh retirement plans, and would you like to know more? ___
- ___ 10. Is your health insurance up to date?
- ___ 11. If you are a self-employed professional, would you like a quote for business property, professional liability or malpractice insurance?
- ___ 12. Have you been contributing to an IRA (standard or Roth)?
- ___ 13. Are you interested in other financial services?

Homeowner/Renter/Condos

- ___ 1. Do you own any antiques, fine arts or collections, such as unique dishes and figurines?
- ___ 2. Do you own any jewelry or furs? If so, what is the total appraised value of such items? ___
- ___ 3. Do you own valuable camera equipment, silverware or guns?
- ___ 4. Do you frequently carry or keep in your home more than \$100 in cash?
- ___ 5. Do you have a coin or stamp collection?
- ___ 6. Would you prefer to cover your personal belongings for their full replacement value (i.e., no deduction for depreciation)?
- ___ 7. Would you be interested in adding earthquake or flood insurance to your homeowners protection? (Please circle your interest.)
- ___ 8. Do you currently have a burglar, fire or smoke alarm; fire extinguishers; or dead bolts on all doors in your home? (Circle the ones you have.)

Please fax or mail this questionnaire back to us. See this newsletter's masthead for our fax number and address. Thank you.

Unsupervised Swimming

If you have a swimming pool on your property, whether in-ground, above-ground installed, or above-ground temporary, you need to exercise extra caution to avoid potentially devastating accidents and catastrophic financial action against you or your family. Drowning is the second leading cause of death among children under 14 years old. And there are other serious pool-related accidents—head trauma among them—that can occur on your property.

There are several key actions pool owners need to take to protect themselves against liability lawsuits and would-be users from injury.

Never permit unsupervised swimming. Make it clear to your children and all the neighbors that under no circumstance should anyone use the pool in your absence. That includes a quick run to the grocery store, a shower and nap, and a family vacation that leaves the pool unattended for days.

Add signs, fencing and gate locks. No matter how tacky they are, signs that clearly state that the pool isn't to be used without supervision are critical. They



give good evidence that you have a clear policy about pool use. Your fencing and locks should at least meet local codes and could go beyond to positively keep out youngsters.

Be the bad guy. If you know of unsupervised use of your pool and don't clamp down on it by going to users' parents, it could be found that the users were tacit invitees. That would put you at risk of liability for any injuries they sustain even while swimming without your permission.

Owning a pool or erecting a temporary one is a big commitment. Good personal policies about pool use that are clearly stated and always enforced are a great start to your protection from liability claims. The right backup is also needed. Appropriate limits on your homeowners insurance policy's liability clause are the best way to guard against major losses for legal defense should an accident occur. And personal umbrella insurance can provide excess limits of coverage where needed.

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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

Before Agreeing to Serve

Many of our clients have grown in status in their communities to the point that their good counsel is requested on boards of directors for companies and community organizations. While these invitations are a great honor, they also carry with them some risk.

If something goes sour at the business or the organization, the board of directors can be accused of wrongdoing and brought into a liability claim. Even if the organization has directors and officers liability insurance, individual directors' personal assets can be at risk. This is true for both paid and volunteer directors.

An individual directors liability policy complements, and sometimes exceeds, the organization's Side A D&O policy. It often has broader protection than a company-provided Side A policy, and it can cover legal defense bills without the insured having to pay up front and await reimbursement. Since it's your own policy, the limits of coverage aren't eroded by the coverage needs of your fellow directors.

Before agreeing to serve on a community or corporate board, talk to us about asset protection through personal directors liability insurance.