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Here Comes Winter - Is Your House Ready



The chill in the air tells you it's time to pull out the heavy clothes and brave the falling temperatures. That chill should also tell you it's time to perform a check of your home to ensure it can withstand the rigors of the upcoming winter.

Start with a top down approach by taking a good look at your roof. Inspect it for cracked or missing shingles, worn patches on shingles, missing or damaged flashing, and any other conditions that might permit water to leak through. If your shingles look haggard, try bending the corner of one - if it breaks, it is time for a new roof.

Your gutters are another part of your anti-leak prevention system, so they should also be carefully inspected. Remove all leaves and other debris to allow water to flow freely. If the gutters remain clogged, they will fill with rainwater or melting snow and

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Insurance Insights

A NEWSLETTER FOR CLIENTS AND FRIENDS OF MOUNTAIN STATE INSURANCE AGENCY, INC.



Excessive Holiday Drinking and Driving Dont Mix

The weeks between Thanksgiving and New Year's Day include the most important entertaining season on many people's social calendars. While these festivities are a wonderful part of the holiday season, they do bring with them a very serious problem-partygoers who drink too much and then get behind the wheel of a car.

Many people downplay the issue, but statistics prove how serious it is. According to the Community Alcohol Information Program (CAIP), a non-profit agency that provides alcohol education, assessment and evaluation services to persons convicted of alcohol-related offenses in New Hampshire, two million alcohol-impaired driving collisions occur each year in this country. Accidents caused by alcohol-impaired drivers are the most frequently committed violent crimes in America today. CAIP offers these other sobering statistics about drinking and driving:

- When drinkers are at the presumed level of intoxication, the risk of their causing an accident is six times greater than for non-drinking drivers.

Some people persist in drinking and driving based on myths about how the body reacts to alcohol and its ability to overcome alcohol's effects. Scientific studies supported by the National Institute on Alcohol Abuse and Alcoholism (NIAAA) provide important information that belies two commonly held beliefs about drinking and driving:



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- The average alcohol-impaired driver arrested on the highway has a blood alcohol concentration (BAC) of .20%, more than double the level for presumed intoxication in most states. This level represents 14 drinks of 86-proof liquor (or 14 beers) in a four-hour period for a man weighing 180 lbs.
- Between 7 p.m. and 3 a.m. on weekends, in some parts of the country, 10% of all drivers are legally impaired. Most Americans drink alcohol, and more than 80% admit to driving after drinking.



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Facebook Follies: Will Your Insurance Help If You Say the Wrong Thing?

Social networking Web sites, such as MySpace, Facebook and LinkedIn, are growing increasingly popular with young people and adults alike. These sites allow people to reconnect with old friends and colleagues and to make new connections. However, as with most other Web sites, these sites allow the posting of communications that the posters may come to regret. These posts can cause hard feelings and may result in significant financial loss.

In the winter of 2009, a teenager from Oceanside, New York sued Facebook, four of her high school classmates, and their parents for \$3 million. The suit accused the four classmates of bullying and humiliating her in a forum on Facebook. They allegedly posted derogatory and false statements about her that were intended to hold her up to “public hatred, ridicule and disgrace.” Whether or not the allegations prove to be true, the teenagers and their parents need legal defense and possibly resources to pay judgments against them. They may look to their homeowner’s insurance policies to cover these costs, but will the policies respond?

A standard policy will probably not cover this. The policy pays amounts for which the policyholder (the insured) is legally liable, plus the costs of legal defense, for bodily injury or property damage done to someone else. The policy defines bodily injury as meaning bodily harm, sickness or disease; it defines property damage as injury to, destruction of, or loss of use of physical property. Neither of these definitions includes saying or publishing something that injures another’s reputation or feelings. Consequently, the policy is unlikely to cover a post on Facebook. The girl from Oceanside did not allege that her classmates hurt her body, made her sick or passed her a disease; she accused them of making her life

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miserable. The policy does not cover that offense.

Insurance companies may offer special personal injury coverage that can be added to homeowner’s policies. This coverage pays for the insured’s liability for several offenses, including oral or written publication of material that violates someone’s privacy. If any of the Oceanside classmates’ parents have this coverage, their insurance may cover the claims.

Another potential source of coverage is a personal umbrella policy. An umbrella provides additional insurance in situations where a loss has used up the amounts of liability insurance under homeowner’s or auto policies. It also covers some liability losses that those policies do not cover, such as personal injury losses. Umbrellas typically carry a deductible of \$250 or \$500. Suppose one of the

parents in the Oceanside case does not have personal injury coverage on his homeowner’s policy, but he does have an umbrella. The umbrella will pay for his and his child’s defense and their shares of any judgment, minus the \$250 deductible. If he does have the coverage on his homeowner’s policy, this policy will pay until its limits are exhausted, and the umbrella will pay the rest, up to its limit.

The costs of enhanced homeowner’s policies and personal umbrella policies will vary from one insurer to another. Also, the terms of umbrella policies vary among companies. An insurance agent can provide information on coverage options and prices.

Communicating online has become an ordinary part of life today. Web sites like Facebook offer new and exciting ways to meet new people and to stay in touch with people all over the globe. However, they bring with them their own unique risks. Anyone using sites like these should be careful with what they and their children are saying, and they should make sure they have proper insurance backing them up.





can easily overflow, which can cause basement flooding and water damage to siding, windows, and doors. The added weight may also pull the gutters down from the eaves.

Next, check the siding for cracks, damage, and separations between the individual siding boards. Seal any empty spots with a clear caulking compound, or buy caulking that can be painted if you want to make sure repairs match the original siding.

With looming escalating home heating costs, the condition of your weather stripping is another consideration. Good weather stripping prevents cold air from coming inside. If it's damaged, it needs to be replaced.

Your furnace can be your best friend or your biggest enemy, depending on whether or not you have it serviced before the winter season. Servicing usually involves having your heating contractor clean or replace the filter, brush and vacuum the blower blades, repair any leaks around the air ducts and vacuum the chimney.

To keep storm doors working properly, oil hinges and latches. Be sure the door closer is working properly and the closing speed of a pneumatic closer is correct. If you have a storm door with interchangeable glass and screen panels, don't forget to remove the screens and put in the glass panels.

As important as your pre-season check is, it is not enough to keep your house protected during the

winter months. Heavy rain and snow can wreak havoc on your home if you don't exercise some caution when it comes to maintaining proper drainage. The Institute for Business & Home Safety suggests the following guidelines:

Watch for snow accumulation on the downwind side of a higher-level roof where blowing snow can collect. This could cause the roof to collapse. Remove snow from window wells and all walls.

Clear debris from basement drains.

Make sure gutters are clean and stable. In addition to ensuring proper drainage, it lessens the chance they will become flying debris in high wind.

Ensure downspouts are sloping away from the house and carrying water at least five feet away from foundation walls.

Examine window and door flashing, seals or weather stripping. If sealants around those openings are no longer pliable and continuous, reseal and caulk them.

Keep your attic well ventilated this winter in order to maintain a temperature close to that of the outdoors. This minimizes the risk of ice dams. A warm attic melts snow on the roof, causing water to run down and refreeze at the roof's edge where it's cooler. If ice builds up and blocks water from draining, water is forced under the roof and into your attic or down the inside walls of your house.

- **Myth:** You can drive as long as you aren't slurring words or acting erratically. **Fact:** The skills and coordination needed for driving are compromised long before the obvious signs of intoxication are visible. In addition, the sedative effects of alcohol, combined with late night hours, place you at much greater risk of nodding off or losing attention behind the wheel.
- **Myth:** Drink coffee because caffeine will sober you up. **Fact:** Caffeine may help with drowsiness, but it doesn't counteract the effects of alcohol on decision-making or coordination. The body needs time to metabolize (break down) alcohol and even more time to return to normal. There are no quick cures.

Alcohol affects the brain and body long after you stop drinking. Any alcohol that remains in the stomach and intestine continues to enter the bloodstream and circulate through the body. That means judgment and coordination can be affected for hours after you've taken that last drink. Also keep in mind that alcohol heightens feelings of stress or anxiety, which can lead to violent behavior.

Does this mean you can't have a few drinks at a holiday party? No, but what it does mean is that you need to be responsible if you do drink. Here are a few tips to remember:

- Know your limits and never drink more than you can safely handle.
- Don't get behind the wheel if you drink. Ask a sober driver to escort you home.
- Don't drink if there is someone at the gathering with whom you have a grievance.
- Offer to be a designated driver for a friend.
- Call law enforcement if you see someone driving erratically.

Keeping these tips in mind can help avoid tragedy during the holiday season.

Homeowners Policies & Jewelry

After receiving it's important to contact an insurance agent immediately. It's important to keep in mind that most homeowners policies place limitations on coverage for personal valuable items. This means that owners of these valuable items may not receive the full value if any of the items are stolen or lost. As a general rule, most homeowners policies provide coverage for possessions up to 50 percent of the total coverage amount chosen. This means that a person who has a \$600,000 policy would enjoy coverage as much as \$300,000.

However, most policies place limitations on certain types of personal belongings. For example, a policy provider may offer to cover \$1,500 or more for all jewelry if theft occurs or the jewelry is damaged. There are several other categories of personal belongings that have limited reimbursement terms. Firearms, stamps, furs, coins and silverware are examples of such items. Homeowners should be sure to read the section of

their homeowners policies regarding contents and additional coverage. It's important to remember that accidental loss is not usually covered. This means that a woman who loses her engagement ring will not receive payment from the homeowners insurance company.

Homeowners who want to raise their coverage limit to ensure protection for loss and theft cases should contact an agent immediately. It's best to ask the agent to schedule the particular jewelry item or add a special rider to an existing policy. In some cases, a written appraisal may be required, so it's best to ask an agent if this will be necessary. Usually a detailed receipt is sufficient proof for the value of the item. After a value schedule is assigned to the item, the owner has full protection for the total amount if the item is lost, destroyed or stolen. This makes the claims experience more simple since there isn't a need for an investigation about the item's value. In addition to this, there is no deductible assigned to the items.

Since additional coverage is so affordable, it's best for all homeowners who have valuable jewelry or other special items to speak with their agent. Agents are able to make an assessment of what should be insured and provide valuable advice. As a general rule, homeowners policies don't assign specific limits on electronic devices aside from the overall limit for possessions. It's best for homeowners to insure their valuable items in such a way as to ensure that replacement-value coverage is in place. To learn more about the various types of riders and affordable coverage options, contact an agent today.



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