



NEWS BLAST



Family Safety

Twelve Tips for Staying Safe During the Holidays

WHILE THE two most common days for home fires are Christmas Day and Christmas Eve, fire officials encourage everyone to make safety a top priority during the entire holiday season.

This item offers fire prevention and safety tips for you, your family and guests.

The primary cause of holiday house fires is cooking, followed by heating. The increased use of candles over Christmas and on New Year's Eve increases the risk of fire even further.

Holiday safety tips:

1. Turn decorative lights off. When using any decorative lights in or around the house or Christmas tree, be sure they are turned off when no one is in the room. If you are using older strings of lights, consider switching to newer LED lights. LED lights are not only more energy efficient, they also don't get as hot as older lights can.

2. Install sufficient smoke alarms and make sure they are working. Every level of the home should have a working smoke detector. Ideally, there should be one in each common room and bedroom. At a minimum, be sure they are placed strategically so occupants can

hear them regardless of where they may be in the house. Alarms older than 10 years should be replaced.

3. Water fresh trees every day. A fresh Christmas tree should be watered daily to ensure it does not dry out and become a fire hazard. Both artificial and fresh trees should be kept away from candles, heaters and fireplaces.

4. Use carbon monoxide detectors. Carbon monoxide is invisible and odorless, so it is considered a silent killer. Carbon monoxide detectors older than six years should be replaced.

5. Make a fire escape plan. The escape plan should include two separate exit options. Designate an area outside of the home, a safe distance away, where occupants should meet. In case of fire, remember to stay outside and call 911 immediately from a neighbor's phone or a cell phone. Do not go back into the house for any reason.

6. Don't leave candles unattended. Before leaving a room or going to sleep, make sure all candles have been blown out. Maintain a one-foot clear area around lit candles, and make sure they are placed on flat and steady surfaces.

7. Use extension cords with care.

Don't overload extension cords or power strips. Avoid putting cords under rugs to lower the risk of fire.

8. Use space heaters cautiously. Never leave a space heater running when the room is not occupied. Heaters should be at least 3 feet from any item or wall. Do not use old space heaters that are not UL approved.

9. Don't leave burners unattended. Watch all cooking food closely. When baking, set a timer and keep it within reach. If a pan does catch fire, put a lid on it to smother the fire and turn the heat off immediately.

10. Be responsible when drinking. Alcohol plays a part in many fatal fires, so watch out for guests or hosts around open flames when drinking is a part of the celebration. Alcohol and fire don't mix.

11. Smoke outdoors. Make sure all guests know to smoke outdoors, and provide ash trays so they do not toss cigarette butts in areas where they could cause fires.

12. Keep lighters and matches safe. If children will be present, make sure lighters and matches are kept out of their reach. ❖

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Multi-line Discounts

Bundling Could Save You Hundreds of Dollars a Year

LOOKING TO save money on your insurance premiums every month? You should consider taking advantage of multi-line discounts.

Many insurance carriers offer significant discounts for customers who place multiple types of insurance with the same company. In some instances, annual savings may amount to more than \$300, according to a new survey by Quadrant Information Services.

The insurance information firm recently took a state-by-state look at the savings consumers could realize by bringing multiple personal insurance lines together under the same roof – a practice known as “bundling.”

Savings varied by state, as well as the type of insurance policies being bundled together, but the results were clear and unambiguous: On average, consumers in all states were able to save money by bundling.

Why does bundling work for insurers?

Insurance carriers offer these discounts for a variety of reasons.

It’s expensive for insurers to attract a new customer, and carriers are constantly trying to compete for business.

But adding an insurance line to an existing customer is much less costly for carriers than the marketing and sales cost of bringing on a new client from scratch – so it’s possible for them to pass part of those savings on to the customer.

Insurance carriers also know that the more types of lines a given customer has with a carrier, the longer they stay with them.

Other benefits

Bundling multiple insurance policies with the same carrier also simplifies your financial life, say experts. Not only can you save money, but you also have fewer bills every month, and fewer checks to write or electronic drafts to keep track of.

How to realize your savings

Call us and ask if any of your insurers offer multi-line discounts for bundling. We can provide estimates for placing your other types of insurance policies with each of them. ❖

THREE TYPES OF BUNDLING

Homeowner’s and auto insurance

The best results came from bundling auto and homeowner’s insurance with the same provider. On average, this saved consumers \$322 nationwide, for a total savings of 16% of annual premiums for these lines.

Auto and condo insurance

Bundling auto and condo insurance likewise lowered premium costs – by an average of 11.6% nationwide, the study found.

Renter’s and auto insurance

It’s not just homeowners who can generate savings through bundling. Renters also realized a nationwide average savings of 8% when they combined their renter’s and auto policies with the same carrier.



** Average annual premium savings*

Community Safety

How to Set up a Neighborhood Watch Program

ONE OF the oldest and most trusted forms of neighborhood security is a neighborhood monitoring program. These programs prevent thousands of crimes each month across the United States, and more neighborhoods are joining the fight every year.

Citizen-based neighborhood watch programs have been around since the colonial days when nightwatchmen took turns patrolling the village. The modern form of this developed when police chiefs and sheriffs were looking for ways to put citizens in more proactive roles for their neighborhood's security.

The main driver of these programs is to thwart would-be burglars from entering homes and stealing the valuables. But they can also prevent violent crimes if alert neighbors detect suspicious people and activity.

Neighborhood Watch is a special program that was created in 1972. It connected law enforcement with citizens to provide important training.

Most homeowners are concerned about protecting their property, and this is especially true when they know that a safer neighborhood means higher property values as well.

Citizens learn how to watch for suspicious activities and report them.

By working together with neighbors to take shifts for watching, neighborhood residents who participate in the program help reduce crime in their communities. ❖

STARTING A PROGRAM

Proper training is essential before assuming watch duties. Participants should understand that a watch program does not create vigilante roles. Everyone should know when and how to contact law enforcement for help when needed.

Other tips include:

- Meet with willing neighbors to plan the program.
- Contact the local police department or sheriff's office for training information.
- Contact the local victim services bureau to set up victim services training.
- Look for housing authorities or other associations to link with for the program.
- Host regular meetings for neighborhood residents to share ideas and become acquainted.
- To recruit members, distribute information packets to all neighbors.
- People who are usually home should be designated window watchers.
- Set up an annual drug and crime prevention fair at a local venue.
- Sponsor regular neighborhood clean-ups since well-kept areas are less attractive to criminals.
- Pass out pamphlets with neighborhood crime statistics to emphasize an urgency for the program.
- Ask neighborhood businesses to maintain their storefronts and clean up litter.
- Start a sub-program with area parents to help children walk home safely from school in adult-supervised groups.



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How to Stay Secure While Shopping Online



ONLINE CRIMINALS are constantly upping their game to target online shoppers, and their methods are becoming more sophisticated every year.

They know that people are always looking to save money or are worried about their credit cards being compromised.

Be especially suspicious of e-mails regarding problems with credit cards. Companies usually call to alert cardholders of suspicious activity.

Never click on e-mails with attachments and urgent offers.

Pay attention to which sites you visit as there are many bogus, unsecured sites, some of which may look similar to the websites of popular retail stores.

One key factor when visiting a new site: Look at the URL bar to ensure that it starts with “https,” as the “s” denotes that the site includes a secure socket layer, which protects credit card data.

Mobile device precautions

When shopping in a mall or store, always disable a phone’s Wi-Fi. Some stores have their connections set to detect and track phones with Wi-Fi, but criminals can also do the same thing. Always be wary of what business is conducted using a public Wi-Fi signal. Avoid making transactions, sending sensitive information or sending personal e-mails. ❖

ONLINE SHOPPING PRECAUTIONS

- When visiting a new site to make a purchase, read independent reviews to see what other consumers have to say about the company’s products and business practices.
- When completing a transaction online, pay attention to the type of information requested to ensure that no unnecessary personal details are shared.
- Only fill out the required fields of information when completing a transaction.
- Avoid clicking links in text messages and e-mails.
- When a questionable e-mail about a major retailer’s sale is received, look up the site on Google and visit it from the search engine instead of the e-mail link to verify the sale.
- Always use safe payment options such as credit cards when buying something online.
- Read and understand a retailer’s return policy, privacy policy and other information to know what to expect.

MOBILE TIPS

- Download good security software for all tablets, smart phones and laptops.
- Use authentication methods for logins.
- Choose strong passwords for online accounts.
- Log out of any account after using it instead of leaving it open.
- Use a different password for every account instead of using a universal password.
- Change all passwords frequently.
- Clear and delete downloads and unnecessary files.
- Be sure that an app is trustworthy before downloading it.