

Don't Let Burglars Go to Work While You're Away on Vacation



Dear Policyholder,

Summer brings many pleasures – the family vacation, the pool, the backyard barbecue. It also presents unique risks. On behalf of Atlantic Mutual and your independent agent, I invite you to use the ideas inside this issue of SafetyWise to make your family, your home, and your belongings safe and secure this summer.

From my home to yours,

Dan Olmsted, President

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The traditional summer vacation months of July and August are also the peak months for burglaries, according to FBI statistics. It's no coincidence. Most residential burglaries occur during the daytime when people are at work or school. Going away on vacation makes their homes even more attractive as targets.

Prevention starts with understanding how burglars select targets. They look for homes that are unoccupied and unprotected, easy to access through concealed entry points, and blessed with good escape routes. In many cases they only need 60 seconds to break into a home. But, if you make your home unattractive as a target, burglars should pass it by.

A summary of burglary prevention tips follows:

Doors and Locks: Make sure exterior doors are made of solid wood or metal and secured with a heavy-duty deadbolt lock with a one-inch throw bolt and a heavy-duty knob-in-lock set with a dead-latch mechanism. Don't forget garage and back doors, which burglars know are often the weakest entry points. For sliding glass doors, place a strong metal or wooden bar inside the tracks and make sure the doors cannot be lifted out of their tracks. Lock vehicles left behind and park them inside the garage, if possible.

Windows: Close all window latches and, for extra security, put in place a secondary blocking device such as a wooden dowel or through-the-frame pin. Make sure the blocking device can be easily removed from bedroom windows in case of fire.

Lighting: Create the illusion of occupancy with light-timers on interior lights near the front and back windows with the curtains drawn. Similarly, put exterior lighting on the front of a property on a timer – unless you want burglars to think you're out of town. For exterior lighting around the back, consider security lights with infra-red motion sensors. Locate a few lights where burglars can't remove or easily break the bulbs.

Neighbors: Ask a trusted neighbor to pick up your mail and newspapers and oversee vendors such as lawn mowing services. Encourage him to park in your empty driveway once in a while and even give him a key to check inside your home to make sure all is well. Don't leave a key hidden in flower pots, under doormats, or on ledges.

Telephone: Lower the ringer volume on telephones so that it cannot be heard from outside.

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Make Your Summer Road Trip a Safe Trip



Whether it's a day trip to the beach or a cross country tour, soaring temperatures and holiday traffic can push you, your passengers, and your car to the limit.

Practice these good habits to help make your trip safe and enjoyable.

Get your car in shape.

- Have all fluids checked. This includes oil, power steering, transmission, coolant, brake, and windshield washer fluid.
- Maintain proper tire pressure. Under-inflated tires can lead to blow outs due to excessive heat build-up.
- Have all rubber belts inspected. If

they are worn, high heat can trigger failure.

Minimize distractions and stress ahead of time.

- Pre-set your radio stations or CD player and map out long, unfamiliar trips. Put sunglasses and other things you may need within easy reach.
- Provide children with ways to entertain themselves quietly.
- Remember that hard or heavy objects inside your auto can become dangerous projectiles during abrupt stops.

Prepare for the worst

- Build extra time into your travels in case of delays or congestion.
- Buy or create an emergency kit. The kit should include: 12-oz. can of Fix-A-Flat tire inflator, jumper cables, road flare or triangle, flash light with fresh batteries, maps, nutritious energy bars, and extra bottles of water.

Drive Safely

- Buckle up. If children will be in the car, know the rules about child safety seats and restraints. Children age 12 and younger should always ride in the back seat.
- Avoid fatigue and drowsiness. Stop every two hours. Walk around, stretch. If you start feeling tired, ask someone else to drive or stop at a safe location for a short nap. Eat lightly and avoid medications that may cause drowsiness.
- Beware of construction work zones. Even if workers are not present, you must still watch out for equipment, barriers, and modified traffic flow. Obey the posted speed limit.
- Don't tailgate. Stay at least two seconds behind the car ahead of you. For each unfavorable condition such as rain or fog add an extra second.

Don't Let Burglars Go to Work (cont'd)

Landscaping. Trim tree branches up to six feet off the ground; trim your shrubs down to three feet. This makes it easier for neighbors to monitor your yard and minimizes hiding places for burglars.

Alarm Systems: Besides arming your alarm system before you leave, make sure you have alarm company signs near the front and rear doors and alarm decals on ground floor windows to deter burglars. Don't keep your alarm pass code near the alarm

keypad. If you don't have an alarm system, consider getting one, especially if you live in an isolated area.

Home Safe: The most secure place for your valuable articles and documents is in a bank safe deposit box, but home safes can thwart the quick-hit burglar or dishonest housekeeper. Make sure the safe is anchored to the floor or wall and located away from the master bedroom or closet.

Following these steps should significantly reduce the chance that a home will be targeted for burglary, but no system is fool proof. Therefore, it's always good to keep an up-to-date inventory of your possessions to make filing an insurance claim easier. Tips on creating a home inventory can be found in the spring issue of SafetyWise, which is available as a free download in the "Helpful Hints" section of Atlantic Mutual's Web site.

This Season's Forecast: 3-5 Major Hurricanes



Hurricane Ivan, 9/15/04. Source: NOAA

PREPARING FOR A HURRICANE

- Discuss the hazards that could affect your family. Know your home's vulnerability to storm surge, flooding, tornadoes and high winds.
- Locate the safest area in your home (or community) for each hazard.
- Determine escape routes from home and places to meet.
- Have an out-of-state friend as a family contact.
- Post emergency telephone numbers by phones and make sure children know how and when to call 911.
- Check insurance coverage. Flood damage is not usually covered by homeowners insurance.
- Stock non-perishable emergency supplies and a disaster supply kit.
- Take first aid, CPR (cardiopulmonary resuscitation) and disaster-preparedness classes.
- Plan for pets.

Get ready for a major hurricane or three. That's the message from the National Oceanic and Atmospheric Administration for the tens of millions of people living along the eastern seaboard and Gulf Coast.

NOAA has predicted 12-15 tropical storms for the 2005 Atlantic hurricane season (June 1-November 30). Seven to nine are forecast to become hurricanes, of which three to five could become major hurricanes.

Hurricane hazards include storm surge, high winds, tornadoes, and flooding. Look carefully at the safety actions associated with each hazard and prepare a family disaster plan accordingly. Planning matters: "Residents in hurricane vulnerable areas who had a plan, and took individual responsibility for acting on those plans, fared far better than those who did not," said Max Mayfield, director of the NOAA National Hurricane Center.

Lightning: Deadlier Than Tornadoes and Hurricanes

Documented cases of death due to lightning average 67 per year in the U.S. -- more than the 65 caused by tornadoes and 16 caused by hurricanes. Victims can be struck directly by bolt or indirectly as the current moves in and along the ground. Many injuries occur because people don't react appropriately to the threat.

Remember these rules:

- 1. If you hear thunder, immediately seek safe shelter.** Don't wait for the storm to get close; lightning can strike as far as 10 miles away from the rain. Wait at least 30 minutes after the last clap of thunder before leaving shelter. Don't let sunshine or blue sky fool you.
- 2. Choose a house or substantial building for shelter.** A car with a metal roof can also be safe, but don't touch anything metallic.
- 3. Avoid small and open structures.** Garden sheds and small or open shelters on athletic fields, golf courses, or

roadside picnic areas offer little or no protection.

- 4. Don't touch anything connected to the plumbing or electrical system.** Stay off corded phones. Don't wash your hands. Also avoid cement walls and floors, which can contain steel reinforcing bar. Stay away from windows.
- 5. Stuck outside? Avoid trees, metal, and water.** Crouch in the open and keep twice as far away from a tree as it is tall. Get out of and away from water – even puddles. Let go of those golf clubs. Keep at least a few yards away from other people. Don't huddle together.
- 6. Unplug sensitive electronics far in advance.** Few surge protectors protect against a lightning strike. But, if you've already heard thunder, don't unplug anything. Your timing could be deadly. If you're going out when thunderstorms are possible, unplug unneeded equipment before leaving.

Make Your Pool Safe for Young Children

Everyone loves a pool in summertime, especially kids. That's why it is important to make sure your pool is safe for young ones. Don't have any? Think of others who do. About half of child drownings occur in the pools of neighbors, family members, or friends. And, almost 70% of pool accidents occur when the child was not thought to be at or in the pool.

Take the following precautions to enjoy a safer summer around your pool:

- Surround your pool with a fence at least five feet high and with vertical slats no wider than 4-inches apart. Install a self-closing, self-latching gate that young children cannot open. Check local building codes to make sure your enclosure meets code requirements. If back doors or windows lead to the pool, keep them locked or protected with alarms that sound when the door is opened.

- Always make sure children are closely supervised around water – even if they are wearing flotation devices.

Drownings can happen quickly and silently. Young children may not splash and cry for help. In the time it takes to check the oven or answer the phone, they can be gone.

- Forbid diving or limit it to the diving board, if you have one, and make sure the water is at least eight feet deep. Mark the shallow and deep ends of the pool.

- If a child is missing, always look in the pool first. Seconds count.

- Post emergency telephone numbers near the pool and keep a phone nearby. Also keep nearby rescue equipment such as a life preserver and shepherd's hook. Learn CPR.

- Consider a pool alarm. The Consumer Product Safety Commission reports that

underwater pool alarms generally perform better. Use remote alarm receivers away from the pool.

- Forbid swimming at night, in rainy weather, or in thunderstorms.

- Keep children far away from the pool when adding chemicals, and store all cleaning chemicals in a locked location.

- Keep toys, flotation devices, and lawn furniture away from the pool when it is not in use to avoid attracting children.

- Keep your swimming pool covered when you go on vacation or aren't using it regularly. Don't let water accumulate on a soft cover. A toddler could drown in it. Fasten the cover on all sides and corners to prevent a child from slipping beneath it.

More information can be found at the U.S. Consumer Product Safety Commission Web site, www.cpsc.gov.

Hot Tips for Safe Summer Barbecues

Some 600 fires and 30 injuries occur every year from gas grill fires and explosions, reports the Consumer Product Safety Commission. Check for hazards before using a grill that's been idle for several months. Prevent fires and injuries by making your outdoor cooking as safe as possible.

Gas grill safety tips include:

- Check hoses for cracking, brittleness, holes, and leaks. Make sure there are no sharp bends in the hose or tubing.

- Move hoses as far away as possible from hot surfaces and dripping grease.

- Keep propane gas containers upright.

- Never store a spare gas container under or near the grill or indoors.

- Never store or use flammable liquids (such as gasoline) near the grill.

- Never keep a filled gas container in a hot car or car trunk. Heat will cause the gas pressure to increase, which may open the relief valve and allow gas to escape.



Note: The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.