

Connections

Hiring a Contractor for Home Repairs?

With so many of our customers making home improvements these days, we think it's important to keep in mind a few things about contractors.

Sure, we know the good ones are often hard to find, but you need to protect yourself.

Here are some tips before you start.

- See if your contractor has a license. To see if it's required by your state, visit www.contractors-license.org.
- Get your deal in writing, including labor, timeline, warranty, site cleanup and trash disposal, and mediation and arbitration clauses in the event of a dispute. Sample documents are available at www.aia.org.
- Check the Better Business Bureau (www.bbb.org) for any complaints filed against the contractor.
- Be sure your contractor has liability insurance and workers compensation insurance. You don't want to be on the hook for property damage or personal injury claims while work is underway.
- Also ask if subcontractors are insured—some-



times contractors will hire an electrician, for instance, to work on your site.

And give us a call before you begin work. We'd be glad to walk you through your options. •

In This Issue:

- Bikers Need More Than a Helmet
- Fire Alarms Can Save Lives, Home
- Disability Insurance Goes a Long Way

Be on the Lookout for Arson

More than 100,000 reported fires a year in the U.S. are started by kids, causing numerous deaths and injuries. In fact, one-third of all people arrested for arson are under the age of 15, and more than 55% of all arsonists are 18 and under.

No other crime tracked by the FBI has such a high rate of juvenile involvement.

And there are more worrisome figures: Burn-related accidents and fires are noted as a leading cause of accidental death in children 14 and under. Often the victims of fire setting are the fire setters themselves.

Help protect your community by watching out for kids playing with matches or flammable materials. •

Bikers Need More Than a Helmet



Thinking of getting a bike to beat fuel costs, make your kid happy or tame that mid-life crisis? Motorcycles—the kind you ride on the road to work and the kind you take out on the weekend to get down and dirty—need special attention when it comes to insurance. Liability insurance is first on the list, most likely, but medical insurance is also a real need.

Current legislation may allow health care plans to “potentially” deny coverage for injuries sustained from motorcycling, and many motorcycle policies don't have extensive medical coverage (or they charge high premiums for it). Comprehensive and collision are needed, too, and sport bikes might be considered high risk vehicles.

Of course, everything depends on driver variables, such as age, sex, location and motorcycle type and value. Your insurance agent can advise you on the coverage best for you—and the costs. Call before you buy to make sure you're protecting yourself top down. ●

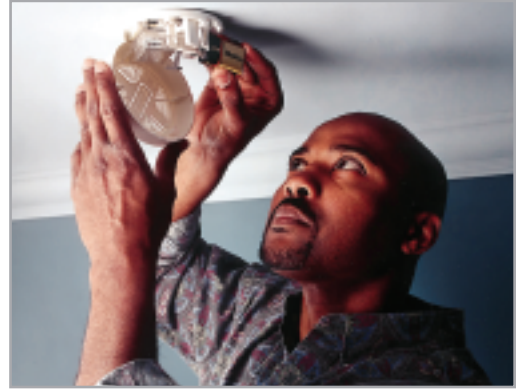
Fire Alarms Can Save Lives, Home

The synthetic fabrics found in today's clothing and furnishings can burn faster than older, natural fibers, making it essential to have appropriate fire alarms in your home.

Nylon and polyester, for example, tend to smolder for long periods of time before burning—yet, once the burning begins, these materials burn much faster than such natural materials as wood or cotton. The synthetic materials give off a greater amount of energy, which dramatically shortens the time from the first flames of the blaze to the combustion of the entire room. According to Tom Chapin, head of Underwriter's Laboratories' fire protection division, what took 12 to 14 minutes for a fire to accomplish 30 years ago now takes only two to four minutes.

While it's not possible to know every material that exists in your home, it is possible to know what type of alarm is active in your home, and how it will react to different types of smoke and fire. Most homes are equipped with one of two main types of smoke alarms: (1) an ionization alarm, which detects smoke with the help of radioactive material, or (2) a photoelectric alarm, which detects changes in light patterns. However, the recent safety trend is for homes to secure both types of alarms.

For more information, visit the Web site of Underwriters Laboratories at ul.com. ●



Disability Insurance Goes a Long Way

In today's economy, employers everywhere are tightening budgets and, often, cutting employee benefits. With one of every three American workers needing disability insurance at some time, that coverage is something you shouldn't be without. So, if your employer decides not to offer it, or you think its coverage is inadequate, consider purchasing your own long-term disability policy.

Here are some benefits:

- If your premiums are paid with after-tax money, the benefits you receive, should you become disabled, will be tax-free.
- If you have a desire to leave your

current job and pursue another, or you'd like to start your own business, your policy (and the benefits associated) will

not be tied to it. If you become self-employed, an affordable disability policy may be hard to find.

- If you are a specialist earning high pay, you may want disability insurance that locks in your current income level. This is a more expensive type of coverage than an “any occupation”

coverage policy which requires you to take lower-paying jobs in your field, if available, with no insurance payments to make up for the discrepancy.

We're available to help you. Call us. ●

