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Renting a Car

Going on a trip and need a rental car? Following are a few tips to prepare you for your next visit to the rental counter:

- Review your auto insurance policy to make sure it covers the use of rental cars. If so, be sure to check if coverage applies only to personal use or if it will also cover you while on a business trip.

- Keep in mind that, if you do not carry collision or other-than-collision (OTC), commonly called “comprehensive,” coverage on one of your own cars, then you will not have coverage if the car you rent is damaged or stolen. In this case, you will be personally responsible for any damage or loss to the rented car. For this reason, many choose to purchase the rental company’s damage waiver. These waivers do provide this coverage but are usually pricey. One important aspect of the waiver is that it will cover costs incurred by the rental company for loss of use, whereas many auto policies will not pay these costs and you will be personally responsible for the charges.

- Other policies typically offered by rental companies include personal effects and personal accident insurance. The former is



intended to reimburse you for losses to personal items if stolen from the rented car. If you have home or renters insurance, chances are you already have coverage for such losses. The latter is intended to pay for medical expenses if you are in an accident in the rented car. If you have auto or health insurance, chances are you already have coverage for such losses.

For more information on how your current insurance will or won’t cover you in a rented car, call our service team today. •

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Insurance and Investment Scams Target Seniors

Seniors Against Investment Fraud (SAIF) along with the Iowa Insurance Division warn consumers of some of the more common financial scams that lead eager investors of all ages astray.

Promissory Notes

These are short-term debt instruments, such as loans from the investor to a company. The promise is a low risk, high rate of return. The problem is the notes are often “guaranteed” by little-known or non-existent companies. Those that do exist are often not licensed to do business in the U.S. There is no assurance investors will get their own money back, let alone a profit.

Investment Seminars

These free consultations focus on estate planning, living trusts, retirement investing and other financial



schemes. They are geared to establish a trusting relationship between the client and the sales agent and frequently result in the purchase of a financial or investment product that is unsuitable or unlicensed.

Annuity Sales

Annuities are investments that pay out an annual sum based on previous payments. While these are often legitimate and suitable, there can be hidden, costly surrender charges and management fees that can eat away at expected returns. Dealing with a reputable agent is critical.

Scams lead to lost income and emotional distress and are a common source of identity theft. What’s worse—because participation in them is voluntary, lost income is likely not covered by home or identity theft insurance. Working with high quality agents like those on our service team is your best option. ●

Driving in the Snow

The number one tip for driving in extreme winter conditions: “Stay off the road.” If that option is not realistic, consider the following tips from AAA:

- If possible, avoid applying extra gas when going up a hill. Try to get momentum first and let it carry you up. As you reach the top, slow down and descend slowly.

- On a hill, keep moving. If possible, don’t brake on a hill unless you come to a stop sign or light. If you must stop, tread tentatively. “The worst thing to do is step on the gas and break traction,” says Lon Anderson, director of public and government affairs at AAA Mid-Atlantic. “You don’t want to start by spinning. The best hope for getting going is a very, very slow and gentle beginning.” If the wheels keep spin-

ning, the only option is to reverse back downhill and gain traction on level ground. This may not always be possible—that’s why the only fool-proof solution is to find an alternate route.

- Monitor tire tread and inflation. Balding or irregular tires add to traction and control problems. If you live in a particularly snowy area, add chains to your tire preparation list.

- Pack that snowbrush and ice scraper. If this seems too obvious to mention, look around at some of the things people use for scraping ice off



their windshield. Also fill and routinely check your windshield fluid. Icy buildup and spray from slushy or treated roads can be a real blinder.

- Practice! Next time it snows, find an empty parking lot and test how your vehicle handles.

Remember to check the owner’s manual. It can be an excellent resource for information on driving in extreme conditions. ●

Keeping Valuables Safe at Home

Protecting valuable personal and work items stored at home from fire and theft usually requires more than a standard filing cabinet or shoe box. If you intend to use a safe for storage of valuables kept at home, there are issues to consider.

- Determine the types of items you want to protect. Fire-resistant safes are rated specifically for the types of materials intended for storage. For example, papers like a passport or birth certificate need a safe built to keep its temperature below 350 degrees. Other materials such as film or floppy disks require a lower temperature (150 and 120 degrees, respectively). And jewelry, including watches, have various other climate requirements.

- Different safes offer different levels of protection. Ask your insurance company for recommendations on a safe before you start shopping. Cheaper safes at large stores may be designed to protect from fire or burglary, not both. If possible, visit a specialty security or lock store where staff can assist with models and ratings.

- For fire and burglary protection, make sure the safe contains a label from product-testing organization Underwriters Laboratories (UL).

As always, preventing intrusion is key, and insuring your possessions is a solid backup. Review your policy and inform your agent if you install a theft prevention system, such as a safe. You might qualify for a premium discount. ●

Toys in the Attic

More than just an Aerosmith song, toys in the attic—and in every other nook and cranny in the house—is a November/December phenomenon in America.

And the toys are not just a truck for Johnny and a dolly for Sue. Americans' toys are made by Garmin and Apple and Rolex, among other big names, and they are worth billions.

Your homeowners insurance will likely cover your purchases if they are stolen or damaged before they are distributed, but if you are giving jewelry or art and that is stolen or damaged, you might encounter problems with your claim, especially if your policy excludes those items from standard coverage. For any high-priced specialty items not covered on your standard home policy, take pictures, keep receipts and store the item and its documentation safely and separately from each other.

Also, call us with information on any high-ticket items that aren't covered by your policy as soon as you buy them so we can assist you with additional coverage if you need it. ●



If a Tree Falls...



If a tree falls, does your home insurance make a sound?

Here's the good news: Standard home insurance policies will cover damages to insured structures (such as the home itself or a detached garage), as well as to contents, caused by a tree that is felled by windstorm, hail and weight of ice, snow or sleet. Your home insurance will pay the damages and the cost to remove the downed tree regardless of whether or not the tree was growing on your property before the loss.

The cost to remove a tree can be substantial. In order for your home insurance to cover this cost, the tree must have caused damage to an insured structure, blocked the driveway or blocked a ramp or walkway designed to assist the handicapped. Home insurance will not pay the cost to remove trees that simply fall into the yard.

Those with green thumbs, beware: If you've invested significant time and dollars into your home's landscaping, you will likely need to amend your current home insurance or purchase a separate policy to adequately cover custom landscaping.

For more information about your home insurance or how to properly insure custom landscaping, call our service team today. ●



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Texting and Driving—A Teen Trend

The National Highway Transportation Safety Administration reports that 80% of accidents are due to distracted driving. The organization reports that nearly half (48%) of those asked consider cell phone and other technology use the most dangerous distraction.

Drivers talking on the phone are everywhere (just look beside you at the next red light and chances are you'll catch someone blabbing away). More disturbing, however, is a finding in the report stating that nearly 40% of teens and "Gen Yers" who own cell phones admit to sending text messages while driving. Sending a text message requires much more visual, cognitive and manual attention than speaking, the organization says.

"Texting" and driving is an extremely dangerous practice. It is imperative that you take the time to teach those in your household how dangerous their phone becomes when the user is behind the wheel. For more information on the dangers of driving and cell phones, visit: www.nhtsa.dot.gov.

For more information about your personal insurance needs, call us or fill out this form and fax it in today!
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