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## Life Insurance for Children

**W**hile the very nature of the discussion is difficult, parents often ask if purchasing life insurance on a child is a good idea.

Pre-qualified insurance in adulthood, guaranteed insurability for more life insurance, the build-up of policy value over a longer time period, relatively low premiums and non-cancellation of the policy for life as long as premiums are paid make childhood life insurance an attractive option.

A problem many adults encounter when purchasing life insurance is their insurability. This is the standard by which life insurance companies calculate risk, coverage and premium based on personal factors like age and health history. The more “insurable” a person is, the more life insurance that person can purchase for less money.

Statistically, children have a very low risk of mortality. For this reason, parents can purchase a great deal of life insurance for their child at relatively little cost.

Often, this is insurance for a child’s whole life, and frequently the insurer will guarantee that insured children can purchase higher levels when they become adults, even if they become ill or develop a high-risk profile. For example, a child who develops diabetes or cancer at an early age will find obtaining life insurance more difficult in the future.



Guaranteed insurability coverage will give an insured child the option of purchasing additional coverage in the future, without the need to prove insurability through medical review.

We have whole life plans available at the \$10,000, \$25,000 and \$50,000 benefits levels. The earlier the policy begins, the more time its savings portion has to grow, offering significant value to the child as he or she ages.

For more information about life insurance coverage for children, call the CSC Insurance team today. ●

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- Family Health Insurance Saving Methods
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- Lightning Damage Costs Can Be Shocking

## Family Health Insurance Saving Methods

The average, annual cost of comprehensive health insurance for a family of four is \$11,000. Families purchasing their coverage individually rather than through a group plan could experience even higher costs.

However, there are ways to reduce family health care expenditures.

Healthier families can take on greater out-of-pocket expenses.

Other than routine exams, does your family do a pretty good job staying out of the doctor's office? If so, raising co-payments for visits and deductibles for treatments can cut 10% to 20% off your premium.

**Read your welcome package.**

This package usually contains a booklet with information about all the services that are covered by the policy. In some cases, you may be able to negotiate costs of included services that aren't a priority for your family, such as vision care or prescription drugs.



**Talk to a professional.**

Resist the urge to purchase an individual health policy online or by calling an 800 number. One of our insurance professionals can help you shop for better deals, understand coverage, and avoid mistakes that could lead to

costly cancellations.

Your CSC agent will give you the personal service you need to help find health insurance that is right for your budget. We can assist you in getting coverage for your spouse and children who are not covered by your group plan at work and for teens and recent graduates who cannot stay on your group plan policy. We can introduce you to COBRA alternatives and aid you in obtaining temporary coverage for 30 days to a year.

Prices for people 35–50 years old start at \$84.00/month. For those 24 years old and younger, prices are as low as \$52/month. Call us to discover your health insurance options. •

## Side-Impact Safety Seats

The National Highway Traffic Safety Administration (NHTSA) recently drafted new regulations in response to an abundance of data showing the severity of side-impact crashes.

The new regulations, which are to be implemented in vehicles starting with the 2009 model year, are placing emphasis on the importance of side airbags that protect passengers' bodies and heads.

A major concern with side-impact crashes and the use of side airbags is the effect on children. Research indicates that side airbags, like other airbags, are designed to protect adults and that airbag deployment can harm children and small adults.

In response to concerns, a few

manufacturers are marketing car seats designed for side-impact crashes. The seats have padded “wings” on both sides designed to absorb the unpredictable motions a side-impact crash can inflict on passengers. Marketed heavily overseas, these seats have not reached major production in the U.S., as many car seat manufacturers are choosing to wait until the arrival of the new rules.



Concerned parents who would like more information on side-impact crash protection can visit [www.safekids.org](http://www.safekids.org). •

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## Graduated Licensing Laws

In 2005, the teen population in the U.S. was the largest it had been since 1977. Despite this, fatal auto crashes among teen drivers in 2005 were at their lowest since 1992. The years 1993–2003 saw a 26% decrease in teen driving deaths. Much of the credit is being given to states adopting graduated licensing laws.

Now applicable in all states, these laws allow for a delay in full licensure while beginning drivers obtain experience under low-risk conditions. There are three stages young drivers must

complete, beginning with a minimum supervised learner's period. The second stage includes an intermediate license once the initial driving test has been passed, which limits unsupervised driving in high-risk situations. The third step is a full-privilege driver's license once steps one and two have been completed.

As your teen moves from stage to stage in the driving process, keep in touch with us. Your insurance rates will vary depending on driving habits and permits. ●

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## Float Your Boat

**A**lthough your state might not require boaters insurance, it's in your best interest to carry it.

Although your state might not require boaters insurance, it's in your best interest to carry it. The insurance that your lender mandates is usually designed to pay off what is owed rather than protect your assets in case of an accident or other loss. Carrying both property and liability is recommended, since settlements can sometimes run into big money.

On the property side, a typical boat owners policy covers the boat and its attached equipment. Property you take on board is usually not covered; this includes clothing, jewelry, sports and fishing equipment, electronics and cameras.

Liability coverage is normally included in a boat owners policy. That will cover your legal obligations for damages or injuries sustained by another party, but there are limits and exclusions.

Different carriers offer different limits, different exclusions and different rates, and the type of boat you have will affect your insurance needs. Your marina or boat club may have special insurance requirements, so be sure to read your agreements with them. To cover risk that is excluded from your boat owners policy, you might be able to carry an umbrella policy on your homeowners insurance.

Discounts on boaters insurance might also be available from insurance companies. CSC Insurance can help you find out about those and assist you in getting the right coverage for when you leave the bonnie bonnie banks. ●



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## Lightning Damage Costs Can Be Shocking



**T**here's a slogan from the National Weather Service: "When thunder roars, stay indoors." According to *The Wall Street Journal*, the Service should consider adding the words "and read a book" to the end of the slogan. Why?

The average cost of an insurance claim from a lightning strike rose to \$3,446 in 2006. The reason is simple: More homes are equipped with expensive technology—technology that can get blasted by a lightning strike. A lightning strike can cause electrical surges to snake through systems, frying each component that happens to be connected at the time.

To avoid substantial property damage, the National Weather Service offers the following tips during the storm:

- Unplug devices before the storm hits.
- When possible, use battery power when operating devices such as a laptop.
- Don't play electronically connected video games.
- Use a cordless phone.

Be storm safe this summer and reduce your lightning loss risk. ●

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# Personal Connections

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CSC Insurance Options  
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## Home Renovations That Reduce Property Damage

Have you been reading about widespread property damage in storm-prone areas? A new wave of contractors hopes to use new building technology to prevent wind and water damage. These methods are becoming widespread and, if used in your home, could result in a premium discount for you. Examples include:

- Baffled-ridge vents which block wind-driven water from infiltrating attics and ceilings
- Elastomeric coatings which help prevent water damage
- Doors that swing outward, helping reduce wind load and water penetration
- Storm shutters
- Straps that doubly secure the first story of the structure to its foundation
- Concrete construction that is cast in place to help prevent wind damage
- Ring-shank nails to help secure sheathing panels.

Next time you upgrade or renovate, look into protecting your home through new technology. ●

For more information about your personal insurance needs, call us or fill out this form and fax it in today!  
 Fax: (724) 929-5210



**Your CSC Sales Team:**  
 Front: Amy Vollmer & Jason Sherwood  
 Rear: Marty McCloy & Al Poroda

**Thank you for your referrals.**  
 If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

- Please call me about:**
- My home insurance protection
  - Car insurance
  - Boat insurance
  - Insuring my in-home business
  - Personal umbrella policy
  - Life insurance



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