

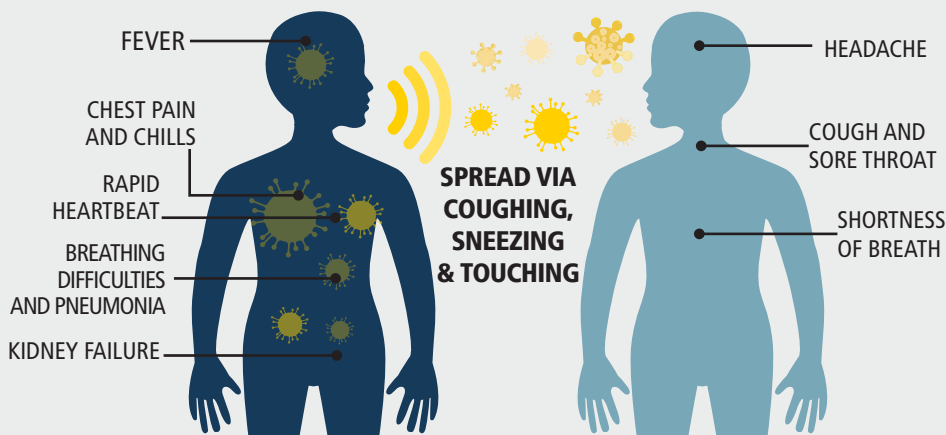


## NEWSBLAST

### Your Health

# COVID-19 and Protecting Your Family

## SYMPTOMS OF COVID-19 AND HOW IT SPREADS



**A**S THE COVID-19 virus spreads across the world and the number of cases grows in the U.S., there is a lot of hysteria and misinformation about how to protect yourself from this new virus strain.

More and more people are wearing surgical masks when they go outside, thinking it will protect them, and some have even stopped drinking Corona beer because the virus is a coronavirus. This has left plenty of people not sure what they can do to avoid catching it themselves.

To help, we've compiled best practices information from the Centers for Disease Control and the World Health Organization to provide you with unfiltered advice so you can protect yourself and your family.

### Protecting yourself, others

The most common way for this disease to spread is from a person touching a surface that has been infected through a sneeze or cough from a carrier. And then the person touches their eye, nose or mouth. That's all it takes.

- Be mindful of what you touch all day. If you press elevator or ATM buttons, use a knuckle instead of a fingertip, while on escalators or stairs try to avoid touching the handrail.
- Avoid touching eyes, nose and mouth, and if you have touched something in public, do not touch your face at any time until you have a chance to wash your hands or use hand sanitizer.
- When washing, wet your hands with clean water, lather soap on every surface, scrub your hands together for at least 20 seconds, and rinse before drying. Just how long is 20 seconds? Humming the "Happy Birthday" song from beginning to end twice.
- Clean "high-touch" surfaces (like doorknobs and counters) in your home every day with a solution or half rubbing alcohol and half water.
- Clean and disinfect other frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Clean your mobile phone daily. Many people are touching their phones hundreds of times

a day, making them ripe for harboring the coronavirus.

- Stay away from people you know who are sick, and also stay away from someone who is coughing or sneezing near you.
- Stay home when you are sick.
- If you cough or sneeze, cover your mouth and nose with a tissue, then throw it in the trash. If none is available, sneeze or cough into your arm or cover it with your hands. Wash your hands as soon as possible after doing so.

### Should you wear a mask?

Health experts recommend against using a mask. Most people have been using simple surgical masks which do nothing to protect the wearer from airborne viruses expelled through an infected person's coughs and sneezes.

These types of masks are more designed to keep the wearer from spreading whatever they have.

There is one type of mask that is more suitable for protection: The N95 mask, which is named so because it can filter out 95% of

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## On The Go

# Should You Opt for Rental Car Insurance?

**I**F YOU'RE like most people, it's always in the back of your mind when you decline the car insurance when renting a vehicle when away on vacation or business.

If you've ever opted for full supplemental coverage, you've likely notice that the cost of your rental skyrockets by more than 50% in many cases. But if you already have insurance for your personal vehicle, you likely don't need it.

There are two reasons you may want to forgo agreeing to purchase insurance at the rental counter.

## 1. Your existing insurance

Your existing insurance policy for your personal car or truck will usually cover you for a variety of risks:

- **Liability** – The liability coverage you have on your personal car or truck, will extend to damage to other cars or property caused while driving a rental car.
- **Collision** – If you have collision coverage as part of your regular policy, it may cover accident-related damage to the rental vehicle as well.
- **Comprehensive** – If you have comprehensive coverage on your personal vehicle, it can even cover vandalism or theft of your rental car.

Coverage varies from policy to policy so check with us before you decide.

## 2. Your credit card

Some credit cards – particularly gold or platinum cards – include rental car insurance. This applies only if you use the same card to pay for your rental car.

Terms and conditions vary, but generally:

- Cards offer primary coverage that won't require you to make a claim under your regular insurance policy.
- Cards offer secondary coverage that will help you out with the deductible and other costs.
- Typically, you must decline the supplemental insurance offered by the car rental company in order to obtain the credit card company's insurance coverage.

Read up on this in the terms and conditions of your credit card so that you understand exactly what the card covers in terms of rental car insurance.

For example, you may not be able to rent certain types of vehicles, or it may not cover certain damage, like from driving on a dirt road.

Card issuers frequently cap rental periods as well. Make sure you know what your credit card company offers before you rent a vehicle.

## But wait...

If your personal insurance policy does not include comprehensive or collision coverage, you may want to purchase liability coverage from the rental company.

It may also be wise if you already have a high deductible on your personal auto's insurance policy.

Also, if you're renting a car on a business trip, or intend to drive it into another country (other than Canada), you will likely need additional insurance coverage.

If you have questions, feel free to contact us. ❖



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## Stock at Least a 30-Day Supply of Meds, Food, Other Essentials

airborne particles, but even these are not foolproof and must often be fitted properly to provide the desired protection. The CDC does not recommend wearing an N95 mask if you have not been trained in how to wear it.

## Stockpile stuff for your home

Experts suggest stocking at least a 30-day supply of any needed prescriptions, and you should consider doing the same for household items like food staples, laundry detergent, and diapers, if you have small children.

Remember, alcohol is a good disinfectant for coronaviruses so make sure to keep surfaces

in your home clean.

## What if you get sick?

The WHO recommends that if you feel sick, you should stay home. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance to let them know your symptoms and that you are coming. Follow the directions of your local health authority. ❖

## Safety Planning

# Preparing Your Family, Home for an Earthquake



**E**ARTHQUAKES STRIKE suddenly, and without any warning. They can occur at any time of the year and at any time of the day or night. They are not dependent on weather changes.

There are 41 states and territories in the United States at moderate to high risk from earthquakes, and they are located in every region of the country. But California experiences the most frequent damaging earthquakes.

### Planning for a quake

Develop an earthquake family disaster plan. Everyone should know what to do in case all family members are not together.

Discussing earthquakes ahead of time helps reduce fear and anxiety and lets everyone know how to respond. Your plan and discussions should include:

- Picking “safe places” in each room. A safe place could be under a sturdy table or desk, or against an interior wall away from windows, bookcases or tall furniture that could fall on you.
- The shorter the distance to move to safety, the less likely you will be injured. Injury statistics show that persons moving more than 10 feet during an earthquake’s shaking are most likely to experience injury.
- Practice drop, cover and hold on in each safe place. Drop under a sturdy desk or table, hold on, and protect your eyes by pressing your face against your arm. Practicing will make these actions an automatic response. Do this twice a year.
- Talk with us. Different areas have different requirements for earthquake protection. Study locations of active faults, and if you are at risk, consider purchasing earthquake insurance.
- Get training. Take a first aid class from your local Red Cross chapter. Get training on how to use a fire extinguisher from your fire department. Keep your training current.

Training will help you and your family to keep calm and know what to do when an earthquake occurs.

### Home preparations

Besides preparing your family, you also need to prepare your home. The Red Cross Society also recommends that you:

- Keep a flashlight and sturdy shoes by each person’s bed in case the earthquake strikes in the middle of the night.
- Make sure your home is securely anchored to its foundation.
- Bolt and brace water heaters and gas appliances to wall studs.
- Bolt down bookcases, china cabinets and other tall furniture to wall studs.
- Hang heavy items, such as pictures and mirrors, away from beds, couches and anywhere people sleep or sit.
- Brace overhead light fixtures.
- Install strong latches or bolts on cabinets. Large or heavy items should be closest to the floor.
- Learn how to shut off the gas valves in your home, and keep a wrench handy for that purpose.
- Learn about your area’s seismic building standards and land use codes before you begin any new construction or make upgrades to your home.
- Keep an emergency supplies kit in an easy-to-access location. ❖



# Had an Accident? Put Your Smart Phone to Use



**A**UTOMOBILE ACCIDENTS happen every minute of the day.

But according to the National Association of Insurance Commissioners (NAIC), most people do not know what steps to take or what information to share — or not share — after an accident. They may even put their identities and safety at risk by sharing too much personal information.

To combat identify theft and also help motorists in gathering all the info they need to properly file a claim, the NAIC recently introduced its Wreck Check mobile application for use on iPhones and Android devices.

A recent NAIC survey revealed consumers were unsure about auto accident best practices, such as when to call the police or what personal information to exchange with the other driver after an accident.

Consumers generally need only share their names and correct vehicle insurance information, which should include the phone numbers of insurance providers.

Sharing additional personal information, such as driver's license numbers and home addresses, puts consumers, their property and their safety at risk.

The Wreck Check mobile application outlines what to do immediately following an accident and takes users through a step-by-step process to create their own accident report.

It also provides tips that make it easy to capture photos and document the necessary information to file an insurance claim. Additionally, the app lets users e-mail a completed accident report directly to themselves and their insurance agents.

Drivers can visit [InsureUOnline.org](http://InsureUOnline.org) for additional information about what to do following an auto accident.

Also on the site is a downloadable accident checklist, which can be found here:

[http://www.insureuonline.org/auto\\_wreckcheck\\_guide.pdf](http://www.insureuonline.org/auto_wreckcheck_guide.pdf). ❖

## CAPTURING CRASH DETAILS – A CHECKLIST

After a collision use your phone camera to thoroughly photograph the scene. Remember to take photos from different angles and distances. It's best if you can take a lot of pictures and then sort through them later.

Try to take pictures of:

- Your car, and the damage it sustained
- The other cars involved in the accident, and the damage they sustained
- Any skid marks
- Any vehicle parts, shattered glass or other debris that may have fallen onto the road
- The accident site (i.e., the intersection, parking lot or other location), as well as the environment/weather conditions, and
- Any visible bodily injuries to you, passengers and other parties (if feasible and consented to, of course).

