



NEWSBLAST

Summer Heat

Ten Things Not to Leave in Your Car on Hot Days

SUMMER'S USUALLY a busy time, what with the kids out of school and the family taking road trips on the weekends.

As we make these various trips with our kids in the car, you and they may leave things in the car that don't always do well in the heat. And when the sun's beating down, your car turns into an oven, which can also take a toll on your personal belongings.

Below are 10 things you'll want to keep out of your scorching hot vehicle unless you want a hot mess on your hands and a challenging cleanup, according to The Weather Channel:

Medications – Being out in the sun or exposed to heat can actually change the composition of some medications or degrade their potency.

Disposable lighters – Lighters are very dangerous to have in a vehicle when the mercury rises because they have the ability to explode in high temperatures, which can cause damage to glass inside the vehicle or burn holes in the seats. In

the worst-case scenario, it can spark a fire in your car.

Chocolate – Don't leave any chocolate candies in the car, as they will liquefy in a jiffy all over your seats. It may be easy to clean up on leather seats, but on fabric it's another story.

Canned soft drinks – If you don't want to clean up a sticky mess after the can explodes courtesy of the heat, don't leave canned soda in your car.

Electronics – Even though removing electronics may seem like a no-brainer, there are often some things you generally don't remove from your car, such as your MP3 player or GPS. Don't want them damaged on hot days? Take them out.

Sunglasses – High heat can warp the shape of frames and the lenses in your glasses. That would be a shame if you own a pair of high-end shades.

CDs and DVDs – Remove any CDs and DVDs you have stored in that little slot in your car-door if you want to continue

listening to/watching them. These items can warp and eventually melt if left in a hot car for a long enough period of time.

Plastic items – Not only will many plastics melt in high temperatures, never drink from a plastic water bottle that has been left in the car. Chemicals in the bottle's plastic could leak into the drink and cause health problems.

Crayons – Your kids may have left their crayons in the car on your road trip. And if you leave your car in the sun while at the aquarium or outlet mall, you may return to a dazzling mess, but still a mess that's soaked colors into your seats and carpeting. Melted crayons, since they are wax-based, are extremely hard to clean up.

Lipstick – Worse than crayons, lipstick easily melts in even mildly hot environments and is no match for a hot vehicle. Put it in your purse and take it with you, unless you want to be scrubbing your car later. ❖



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Summertime Safety

Keeping Guests, Family Safe in Your Backyard This Summer

SUMMERTIME IS right around the corner and that means many Americans will be entertaining family and friends in their backyards.

Fire pits are helping homeowners extend the backyard season, and many of today's playsets are more elaborate than a simple set of swings and a slide.

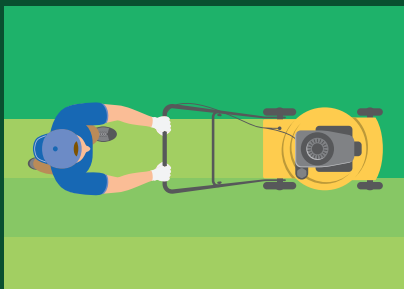
Whether you are spending time by the swimming pool or gathered around the grill, you will want to ensure that your guests and family are not at risk of getting hurt.

Finally, if you have older children who are mowing your lawn, make sure they operate the lawnmower safely as they are the cause of many summer injuries.

LAWN MOWERS

Lawn mowers can easily cause injury. Follow these tips for safety:

- Read the mower's manual, heed safety and operating instructions and learn the controls.
- Do not allow children to ride as passengers on a riding lawn mower, and keep them a safe distance away or out of the yard completely while mowing.
- Clean up toys and other objects, such as rocks, from the yard to help prevent injuries to you, your loved ones and pets due to flying objects.
- Don't leave a running mower unattended.
- Never unplug or work on a lawn mower while the engine is on or when the spark plug is connected.
- Don't wear open-toed shoes when operating the mower.
- Do wear eye protection, and preferably long pants, while mowing your lawn.



TRAMPOLINES



Trampolines can be fun for kids, but according to the U.S. Consumer Product Safety Commission, they are the cause of nearly 100,000 injuries each year. To play it safe:

- Allow one jumper at a time.
- Supervise children at all times.
- Remove trampoline ladders after use to prevent unsupervised access by young children.
- Consider a trampoline enclosure to prevent injuries from falls.
- Secure the trampoline and enclosure to the ground with an anchor kit.



FIRE PITS

Warm nights are the perfect time to roast marshmallows, but inadequate supervision or improper use of fire pits can cause injury. You should:

- Place the fire pit in an area away from your home, backyard deck or low-hanging tree branches.
- Always have an adult watching the fire pit while it is in use and until it has cooled off.
- Never leave the fire unattended.
- Use sand to fully extinguish the fire.
- Let the coals cool completely and dispose of them in a metal container.



PLAYSETS

Damaged or weather-worn playsets can cause accidents. Stay safe by:

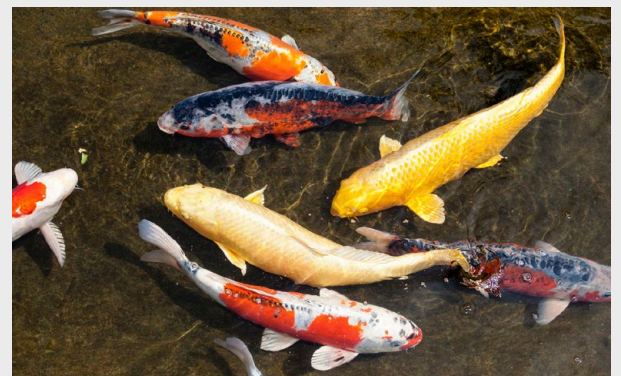
- Supervising children.
- Inspecting the set regularly, checking for sturdiness, rusty bolts and wood rot, and making necessary repairs.
- Inspecting playsets for openings between pieces that could trap a child's head or neck.
- Placing playsets securely on level ground and on wood chips or other soft materials to cushion falls and help prevent injuries.



GARDEN WATER FEATURES

Fish ponds, waterfalls and other water features, while beautiful, can pose a drowning danger. Make sure:

- That an adult watches children at all times when in or near water.
- To install a lockable fence around the water feature.
- To tightly cover water treatment or chemical mixtures after use.



Not All Automatic Braking Systems Created Equal



AS TECHNOLOGY improves, so does the safety of the cars that we drive thanks in large part to improvements in braking systems.

For years now we have had anti-lock brakes that have greatly reduced accidents due to the way they react during emergencies, pulsating the brakes to keep the car from skidding as the driver applies sudden and hard pressure.

The latest braking technology promises to further reduce the number of crashes, as well as lessen the impact in collisions that do occur.

More and more carmakers are installing automatic braking systems in their vehicles and they will be standard in most cars by 2022. That's because automakers representing 99% of vehicle sales have committed to making automatic emergency braking systems standard on all new vehicles by that year.

While you can take comfort that an automatic braking system can save your life, what you may not know is that not all of these systems are created equal. The American Automobile Association (AAA) recently conducted a study of automatic braking systems and found that one type greatly outperforms the other.

The takeaway

We highly recommend buying a vehicle with an automatic braking system as they can greatly reduce the chance of collision, injury and death.

But you have to go beyond the assurance of the carmaker and read the owner's manual to see the type of system with which the vehicle is equipped.

If you can, opt for a vehicle with a collision avoidance system.

Regardless of the system you choose, the best way to avoid crashes is to be an engaged driver. Keep your eyes on the road at all times when behind the wheel.

Being alert will often help you avert potential accidents. ❖

TWO TYPES OF AUTOMATIC BRAKES

- Collision avoidance systems: This type attempts to avoid a crash altogether, and can even fully stop the car before hitting an object ahead of it.
- Collision mitigation systems: This type is not designed to completely prevent a collision, but rather to slow the car down to reduce damage and harm to the occupants.

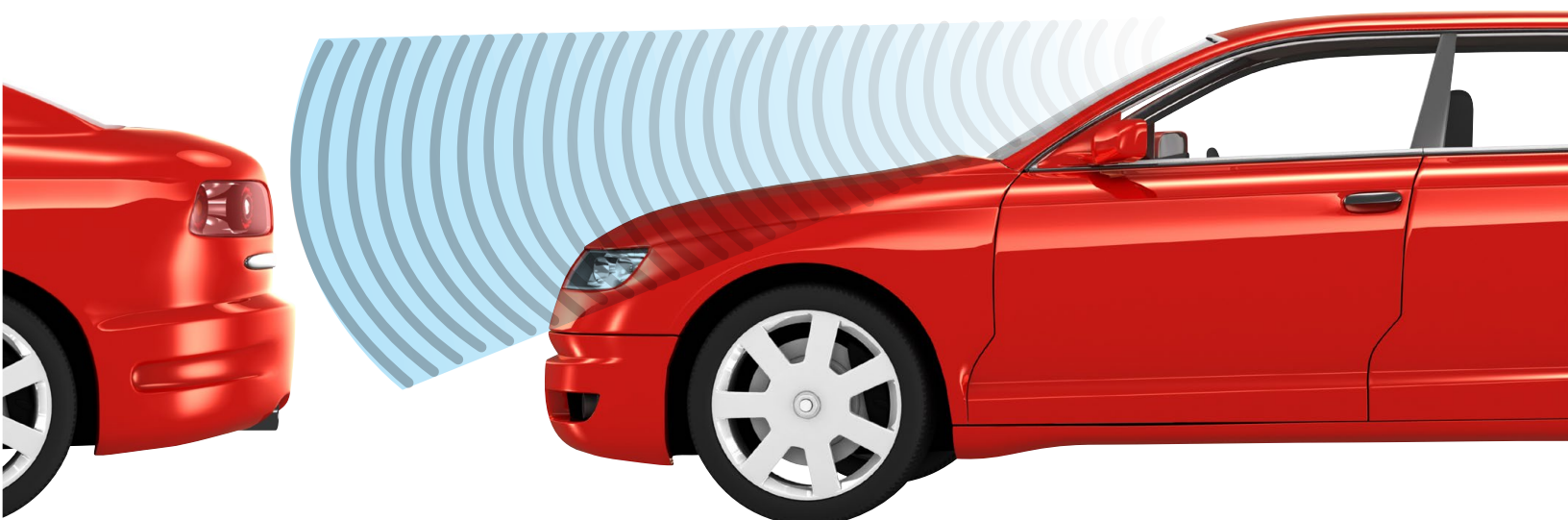
THE 2016 MODEL YEAR TEST SUBJECTS

- A Volvo XC90, which has a collision avoidance system.
- A Subaru Legacy, which has a collision avoidance system.
- A Lincoln MKX, which has a collision avoidance system.
- A Honda Civic, which has a collision mitigation system.
- A VW Passat, which has a collision mitigation system.

AVOIDANCE SYSTEMS PERFORM BETTER

AAA found that:

- Collision avoidance systems reduced a vehicle's speed by twice as much as mitigation systems.
- In tests with a speed differential of 30 miles per hour, avoidance systems managed to prevent a collision 60% of the time.
- In tests with a speed differential of 30mph, mitigation systems prevented a collision 33% of the time.
- Avoidance systems reduced the speed of vehicles before an impending crash by 79%.
- Mitigation systems reduced the speed of the vehicles before an impending crash by 40%.
- When traveling at 45mph and approaching a static vehicle, the avoidance systems reduced speeds by 74% overall and avoided crashes in 40% of scenarios.
- When traveling at 45mph and approaching a static vehicle, the mitigation systems reduced speeds by 9% overall.



Unusual Risk

Insuring Your Collectibles the Right Way

MANY OF US have stuff we've collected and consider treasures, from old train sets and coins to rare photos and books. Sometimes these collections can be quite valuable and it would be a tremendous loss if they were stolen or damaged in a fire.

But your homeowner's insurance would only cover these collectibles up to a limited degree.

Besides the structure of your house, your homeowner's coverage is designed to cover personal property like clothing, electronics, furniture and appliances.

But, most homeowner's policies put specific limits on collectibles, memorabilia and other high-end items of value. If you do have a collection of some type, or other unique items, you may want to consider a collectibles insurance policy.

Collectibles insurance is similar to the home insurance riders that provide extra coverage for jewelry, art and other valuables. Plus, the policies take into account the special risks to collectibles, such as damage to a baseball card collection due to humidity or other environmental factors.

The insurance covers a range of events, including burglary, theft, fire, flood, breakage and natural disasters. Coverage is also provided for loss or damage that happens during shipping, personal transit and exhibition.

And unlike home insurance, collectibles insurance often doesn't require you to pay a deductible when you make a claim, though you can opt for a deductible to save on coverage for pricier items.

What scenarios will it cover?

What if the shelves that house your collection of Lionel trains collapse, leaving the antique engines and cars broken in pieces, dented and scratched? Your home insurance covers perils such as fire, wind and lightning – but not a collapsing bookshelf.

In a case like this your collectibles insurance policy would cover accidental breakage. That's because these policies cover a wider range of risks to your insured items than a typical homeowner's policy will.

Before you buy insurance

If you decide that you need collectibles insurance, the first step is to assess the value of your collection.

That's not easy when many collectibles increase in value – some slowly and others quickly, while some change value in spurts.

If you are an avid collector, you likely will know the value of your merchandise based on clubs you belong to, through eBay listings, auction house sales, specialty magazines and dealers.

Also, appraisers can evaluate collections, but they are not easy to find in many areas. And the more unique an item is, the harder it is to put a dollar value on.

If you have some collectibles and don't know the value, you will need to scour sales and the Internet to determine an item's value. But you will need to find collectibles similar to yours. And just because something is very old doesn't mean it's valuable.

The best way to ensure you are securing the right amount of insurance coverage is to keep detailed records and do your homework.

This will be important if you ever do have to file a claim, which will be based on the replacement value at the time of the loss.

This accounts for appreciation in value from the time in which specific items were first purchased or acquired and is the fundamental difference between a homeowner's policy and collectibles insurance. ❖

