

SERVING YOU FIRST...



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FIRE EXTINGUISHERS SAVE LIVES AND PROPERTY

According to a National Fire Protection Association study, there are approximately 400,000 house fires each year in the United States, which account for 75 percent of all structure fires. This study also indicated that residential fires result in over 3,700 deaths per year. Indeed, fires typically kill more Americans than all other natural disasters combined.

Having properly placed fire extinguishers in your home is an excellent loss control measure that targets the most common cause of property loss. Before purchasing fire extinguishers, learn about the different types of fire extinguishers. There are four basic types, as follows:

- Class A extinguishers put out fires in ordinary combustibles, such as wood and paper.
- Class B extinguishers should be used on fires involving flammable liquids, such as grease, gasoline and oil.
- Class C extinguishers are suitable for electrically energized fires.
- Class D extinguishers should be used on flammable metals and are typically specific for the type of metal in question.

The following are some tips concerning this important fire protection device:

Continued on reverse

IDENTITY THEFT AND FRAUD LINKED

Identity theft doesn't involve only stolen credit cards and other financial accounts. Identity thieves commit insurance fraud, filing phony claims and collecting money from insurance companies. It's possible to have your identity stolen by simply parking your car or running it through a car wash. Insurance and vehicle registration information are targeted by valet parkers, garage attendant and even car wash employees.

Identity theft involves stealing someone's personal identifying information (such as name, address, date of birth, social security number, credit card numbers, vehicle registration, insurance cards, and driver's license number). Upon falsely assuming an identity, thieves will commit crimes, including opening phony bank accounts, establishing bogus insurance



A properly working fire extinguisher can save lives and property.

Continued on reverse

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Fire Extinguishers, continued from front

- Most home fire safety experts recommend medium size, multipurpose fire extinguishers that are labeled as suitable for use on class A, class B, and class C fires.
- A fire extinguisher should be kept in your garage, kitchen, and on each floor of your home.
- You and other potential users in your household should thoroughly read the extinguisher's instructions on a periodic basis.

Identity Theft, continued from front

policies, stealing from established bank accounts, obtaining unauthorized credit cards, applying for car or home loans, and leasing apartments with false names. By learning how criminals steal your identity and what they do with it, you can avoid being the latest victim of this fraud.

How Criminals Obtain Your Personal Information

Criminals can obtain your personal information by doing the following:

- Stealing your purse or wallet to obtain credit cards, social security cards or your driver's license.
- Digging through trash for credit card carbons or loan applications.
- Pilfering information such as bank statements and pre-approved credit card applications from your mailbox.
- Watching your transactions at automated teller machines and phone booths to capture your personal identification number.
- Examining court and employment records.
- Ordering your credit report.
- Retrieving information from the Internet.
- Buying complete identities from the black market.



^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1 CAPTIVE AGENTS

who can sell you the insurance of only one company.

2 TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3 INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

Prevent Identity Theft

Consider the following tips to help prevent identity theft:

- Remove vehicle registration and insurance information from your glove compartment or at least keep it locked.
- Shred any personal financial documents before throwing them in the trash.
- Do not print personal identifiers such as your social security number, date of birth or driver's license number on your checks.
- Use your social security number only when necessary.
- Before revealing any information, online or in person, ask how it will be used.



Don't be a victim of identity theft. Protect your personal information.

- Do not answer personal, financial or identifying questions to an unknown telephone caller.
- Pay attention to billing cycles. Identity thieves may reroute bills to another address to hide their illegal activities.
- Carefully review your monthly credit card statement(s), checking for any unauthorized use.
- Get a copy of your credit report at least once a year to check for errors.
- Eliminate the number of forms of ID you carry, especially your social security card and passport.