



home solutions

Enjoy **Outdoor Grilling**, and Stay Safe

No longer is summer the only season for Americans to grill that burger, steak or hot dog. Many of us now fire up our grills sooner in the year and delay putting them away until the first frost, and that's why grill safety is more important than ever.

Whether you use charcoal, wood, gas or electricity for grilling, a moment's inattention can spell disaster. To ensure safe cookouts, make sure someone tends the fire at all times. Here are some safety tips to consider:

- Keep grills away from combustibles
- Check hoses to make sure gas is not leaking from your grill
- Never store propane cylinders in buildings or garages
- Enforce a "kid-free zone" of 36" around the grill
- Never add starter fluid when coals have already been ignited
- Keep the grill clean



Did you know?

- Gas grills have a higher fire risk than charcoal grills; leaks and breaks are the leading cause
- Placing combustibles too close to heat, and leaving cooking unattended, are the two leading causes for charcoal grill home fires
- Half of all gas grill and charcoal grill home fires begin on an exterior balcony or unenclosed porch
- Wall coverings, exterior trim, and plants are the leading items first ignited in home outdoor charcoal grill fires

agri solutions

Crop **Insurance** the largest single source of financial protection to farmers

There are two kinds of crop insurance: crop-hail, which is provided by the private sector, and Multi Peril, an all-risk coverage underwritten by the private sector and the federal government and serviced mostly by the private sector. Crop-hail insures against loss of the value of a crop as a result of damage by hail. Multi Peril insurance covers loss of crop value as a result of all types of natural disasters, including drought, excessive moisture and unusually hot weather.

There have been sweeping changes in the federal Multi Peril crop insurance program in recent years. Up to 1995, only about one third of farmers bought federal Multi Peril crop insurance because, in the event of a disaster, they could generally



rely on Congress to bail them out with disaster assistance and emergency loans. With the passage of reforms in 1995, Congress made it harder to justify legislation granting disaster. It also took other steps to encourage farmers to buy insurance against loss of income due to natural disasters, requiring new types of products, such as revenue protection, to make crop insurance more attractive and subsidizing a portion of the basic traditional coverage that protects against loss of yield.

Call or visit a friendly Stonebraker McQuary agent to find out more or get a quote.

In this Issue

- | | |
|----------------------------------|--------------------------------|
| 2 Detached Structure Information | 3 Help Limit or Stop Driving |
| 2 Early Return to Work program | 3 Homeowners policy has limits |
| 2 Smoke Alarms: Important | 4 Life Events... |

Push the button.
stonebrakermcquary.com

Is That Detached Structure Really Insured?

A homeowners policy usually provides coverage for detached structures, such as a garage or shop building, equal to 10% percent of the value of the home. But if that detached building is used for business in any way, there is no coverage; even incidental use like storing business equipment or inventory. Business use is some activity where you make money or make a trade in value for your service, even if there are no customers visiting the premises. The same exclusion applies to a detached structure which is rented for residential purposes, like a guest house or apartment. That small business requires special insurance to cover the building, equipment, inventory and liability exposures. So if you are painting cars, building birdhouses, a contractor, or have an apartment, office studio, school, day care, etc. You need special insurance. Give us a call to get a quote today.



Workers' Compensation Establish an Early Return-to-Work Program with Light Duty Tasks

When an employee is injured on the job, everyone wins if you set up an Early Return-to-Work program (ERTW), and most insurance companies will assist in setting up your ERTW. Start at the beginning and set your company goal as a 'zero-accident culture'. Begin by assessing the overall program by identifying workplace deficiencies and unsafe activities. Invite your insurance company to visit your business, tour the premises, and discuss how they handle claims and take care of injured workers.

Create a job bank of modified duties that injured workers can safely perform until they fully recover from their injuries. Doctors can assess those job banks and determine which tasks a recovering worker can do – and when. Preventing or minimizing lost time from work results in higher employee morale and productivity. Focus on work site safety and injury prevention, as well as what can be done to get injured employees back to work as soon as possible. Your workers' compensation insurance company has claims staff that will work with you and will stay in close contact with you in order to increase the focus and awareness of ERTW once a claim occurs.

An ERTW program is good for employee morale by providing temporary jobs structured around an employee's physical restrictions, skills and capabilities. This minimizes costs and lost productivity and shows interest in the employee's well-being.

Smoke alarms missing in two-thirds of deadly residential fires

Nearly 4,000 people die each year in fires at home, according to a new study released by the Federal Emergency Management Agency's U.S. Fire Administration. The special report, *Fatal Fires*, is "alarming", Michael D. Brown, Under Secretary of the U.S. Department of Homeland Security for Emergency Preparedness and Response and FEMA Director, said.

"Residential structure fires, the very place people should feel the safest, unfortunately account for the vast majority of fatal fires," said Brown. "What's most worrisome is that in a full two-thirds of these fires, smoke alarms are missing or not working." Smoke alarms, when present need to be tested frequently and batteries need replacing every six months.

If you didn't change your batteries when you changed your clocks at Daylight Savings Time, make sure you do so immediately. Do some spring cleaning on your alarm at the same time to make sure it works when you need it most.

According to the FEMA report, structure fires accounted for 74 percent of the 3,300 fatal fires in 2002. Of these fatal structure fires, 94 percent occurred in residences. Arson was the leading cause of fatal residential structure fires at 22 percent, followed closely by smoking at 21 percent. There were 3,380 fire-related deaths in 2002, down slightly from other years. The report summarizes some of the major characteristics of fatal fires and is based

on data from the National Fire Incident Reporting System (NFIRS).

"An unacceptable number of Americans are losing their lives and being injured by fires each year," said U.S. Fire Administrator R. David Paulison. "We know that smoke alarms, escape plans, child fire prevention programs and residential sprinklers save lives. We continue to encourage everyone to take the steps necessary to ensure their homes are fire safe today."

For a copy of the report, go to:
www.usfa.dhs.gov/statistics/reports/

How Can I Help Someone Else Limit or Stop Driving?

Most drivers monitor themselves and gradually limit or stop driving when they feel that a certain driving situation or driving in general is not safe. However, some people fail to recognize declining abilities, or they fear stopping to drive because it will make them permanently dependent on others for the necessities of life, and it may reduce their social and leisure activities as well. Conditions such as dementia or early stages of Alzheimer's disease may make some drivers unable to evaluate their driving properly.



Assess the situation. See warning signs listed at the end of this article. It will help to personally ride with the person and observe driving habits first hand.

Be open with conversations. As people age they tend to look first to family members for candid advice concerning their well-being and health issues. Have conversations early and often. Start the conversation out of a sincere sense of caring for the person's well-being and base it on things you have observed.

Investigate the alternatives. Suggest various options, depending on the degree of impairment. One size does not fit all and while stopping driving may be the only answer in some cases, stopping driving too early can cause a person's overall health to decline prematurely.

- Limit driving to certain times of day
- Encourage the driver to consider and gradually begin using other methods of transportation such as rides from family and friends or public transportation.

Discuss concerns with a doctor. Seek additional help if necessary. If the person is not taking proper action in response to your concern and the impairment is increasingly obvious, it may be necessary to involve the driver's doctor. (In addition to family members, a family doctor is often the most trusted person for providing advice on health issues.)

Be Supportive. The transition from driver to passenger is not always easy or smooth. Your support and understanding is necessary before, during and after driving changes are made.

Warning Signs:

- Feeling uncomfortable, nervous or fearful while driving
- Dents and scrapes on the car or on fences, mailboxes, etc.
- Difficulty staying in the lane of travel
- Getting lost
- Trouble paying attention to signals and road signs
- Slower response to unexpected situations
- Medical conditions or medications that may be affecting the ability to handle the car safely
- Frequent "close calls" (i.e. almost crashing)
- Trouble judging gaps in traffic at intersections
- Friends or relatives not wanting to ride with you
- Difficulty seeing the sides of the road when looking ahead
- Easily distracted or having a hard time concentrating
- Having a hard time turning around to check over shoulder
- Frequent traffic tickets or "warnings"

A Homeowners Policy has limits:

A homeowners policy covers many things and for the most part provides the right amount of coverage for the average home owner; but we are all different. Our interests and acquisitions differ from household to household, and the amount of insurance your policy allows for silverware, jewelry, guns and other items also may differ. The list below is the average limit allowed in each category, please call us if your possessions exceed the values listed, we can arrange higher limits of coverage.

- money, coins and precious metals (\$200)
- securities, manuscripts, and other valuable property (\$1000)
- water craft, including trailers and equipment (\$1000)
- other trailers (\$1000)

- grave markers (\$1000)
- loss by theft of jewelry, watches, furs and semi-precious stones (\$1000)
- loss by theft of firearms (\$2000)
- loss by theft of silverware, goldware or pewterware (\$2500)
- property on the residence premises used for business (\$2500)
- property away from residence premises used for business purposes (\$250)
- policies have detailed language on electronic devices used at home and/or in vehicles (\$1000)
- tapes and discs in an auto (\$200)
- some policies have special language on collectibles and memorabilia (\$2000)

life solutions

Life Events Affect Your Insurance Needs

Which insurance products should I shop for when I get married?

Auto Insurance: Rates may be better with multi-car and multi-driver discounts. If you each have a car registered in your own name, combining them in one policy may qualify you for a multi-car discount from the insurer. Since the policy rates for married drivers are usually lower than for single policyholders, be sure to notify your agent of your marriage.

Life Insurance: Make sure you and your loved ones are secure. If you already have life insurance, contact your agent to have the beneficiary named on your policies changed to your new spouse.

Homeowners/Renters Insurance: Whether you're moving into a new home or have new valuables, such as jewelry and gifts, make sure you're covered.

serving over
10,000
customers



stonebraker
mcquary
insurance



Push the button.
Start looking at insurance differently.

agri solutions

We have been insuring farmers and their crops for over 60 years. A friendly agent can help you get the coverage you need, whether you're a multi-million dollar business or a hobby farmer.

Corner **Laughter**

Funny, Real Life Insurance Claims

"Coming home, I drove into the wrong house and collided with a tree I don't have."

"I thought my window was down, but found it was up when I put my arm through it."

"The other car collided with mine without giving warning of its intentions."

"The guy was all over the road. I had to swerve a number of times before I hit him."

"I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment."



stonebraker
mcquary
insurance



████████	PRESORTED STANDARD
████████	U.S. POSTAGE
████████	PAID
████████	PERMIT NO. 148
████████	LEWISTON, IDAHO 83501