



Steve Shoultz's



“PRIORITY NEWS”

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FIRE SAFETY

TIPS TO PROTECT YOUR FAMILY

IF YOU FAIL TO PLAN, YOU PLAN TO FAIL...

- Talk to your family about fire safety and create an emergency escape plan now!
- Teach your children fire safety basics.

Candles...

- Never leave candles unattended.
- Never burn candles at bed time.
- Always keep candles on a candle plate and away from objects that could catch fire.
- Rinse used matches under cold water before throwing them away.

Dryer Maintenance...

- NEVER operate a dryer without a lint filter.
- CLEAN the lint filter before each use and remove accumulated lint around the drum.
- CHECK the air exhaust vent pipe to be sure that air flow is not restricted by built up lint, a kink in the pipe or other.
- If you notice that your clothes are taking longer to dry, chances are your air exhaust vent is obstructed.
- Never leave your dryer running when you leave home or go to bed.

Thank You!
Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Justin Briggs, Jennie Cavanaugh, Susan Kissel, Kassandra Franklin, Terri Decker, Gene Ott, & Mike Shockey

Our winners received 3 lottery tickets and will be placed in our drawing for a \$500 Shopping Spree. Call with your referral, and you too may win.



DID YOU KNOW...

... that in the US, someone dies in a house fire every 3 hours?

... that in 2008 alone, residential fires cost nearly \$7 Billion in property damage?

... that residential fires caused by burning candles cause over \$321 Million in damage annually?

... that Dryers and Washing machines are involved in 1 out of 21 house fires?

... that Lamps, light fixtures, and light bulbs account for the largest share of electrical fires?

This is what my clients say!

“Does a great Job!”

“Chris and I recently switched our insurance over to Steve. We were so pleased with his extensive knowledge and his willingness to answer our many questions and concerns. Steve is very thorough and does a great job! I would definitely recommend him for any of your insurance needs and you will be impressed with his easy, friendly manner and customer service.

*Linda Haywood,
Noblesville, IN*

• Electrical Systems...

- Do not overload outlets.
- Avoid Halogen Light bulbs.
- Do not use light bulbs with higher wattage than what fixture is rated for.
- If your home is older, have your wiring inspected by a licensed electrician.
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Fireplaces...

- Use only aged hardwood.
- Never use gasoline or kerosene to start a fire!
- Place cool ashes in a covered metal container, and immediately move them outside and away from your home or other buildings.
- Don't go to bed or leave your property with the fireplace burning.
- Close fireplace screens or glass doors to prevent embers from igniting nearby combustible materials.
- Stack logs carefully.
- Place a fire retardant rug or other noncombustible material in front of the hearth.
- Have an annual inspection and cleaning by a licensed contractor. Mortar joints in the firebox, flue and chimney may deteriorate, exposing combustible building materials. electrician.

Central Heat is Your Best Option...

- Central heating systems have the best record for safe performance.
- We urge you to carefully weigh any savings against the increased possibility of a fire before you install or use alternative heating source.
- Have your heating system cleaned and inspected by a licensed contractor and serviced at least annually.

How old are those smoke alarms hanging in your home?

Ten years is a pretty ripe old age for smoke alarms. Your alarms probably won't stop working as soon as the calendar clicks over to Year Ten, but they probably won't work nearly as well either. If your home is approaching its 10th birthday, or is even older than that, it is time to consider retiring your smoke alarms in favor of some new ones.

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"ASK STEVE"

Ask me any question about insurance or how to prevent claims and I'll give you the answer. Simply call, write, fax or email me your questions. You will receive a personal reply immediately, plus if I feature your question in the newsletter you will receive a free gift as a token of my appreciation. After all, your question may help many others too.

Dear Steve,

Does the kind of fire alarm I buy affect my home owner's premium?

Katie, Noblesville, IN

Dear Katie,

Yes it does! Most insurance companies give a larger discount if your alarm reports to a central station. Examples are ADT or Priority PRO Myers Protection Services (If you are thinking of installing an alarm call me to receive a discount coupon that Myers Protection Services offers my clients).

BUYER BEWARE! Many Alarm companies like to advertise that your premium savings will help offset the cost of the alarm. The savings are almost always exaggerated. In most instances your premium savings will be less than \$50/year.

(Thinking of installing an alarm? Call me and I'll send you a discount coupon from PriorityPRO, Myers Protection Services. This coupon is only good for clients of Priority Risk Management!)

- **Battery Backup:** Homes built prior to 1998 were not required by Indiana to have backup for smoke alarms. Many builders did not pay the extra for that feature.
- **Updated Alert Sound:** Modern smoke alarms have three tones instead of a solid string of short beeps; you are alerted by three sounds and then a short silence.
- **Smoke Alarms for your Bedrooms:** Your home may have been built before smoke alarms were required in the bedrooms. You can run wiring to your bedrooms or you can take advantage of wireless smoke alarms, powered either by batteries or by household current.
- **You can take Advantage of better knowledge about detecting fires.** Some have photoelectric sensors in your home detection to give more time in the event you experience a smoky, smoldering fire. Ionization technology used in some homes works well with burning fires, but doesn't perform as well as photoelectric sensors for smoldering fires. Photoelectric sensors will cost you more, but are worth the investment.
- **Test Features:** Some alarms feature an infrared sensor that allows you to test your alarms with your TV or DVD remote. However, be forewarned that some toys use infrared transmitters that can also "test" your alarms unexpectedly.
- **Silence feature:** Some alarms have a built-in "silence" feature that silences your alarm for nuisance smoke, like when you burn a pizza in the oven. It "turns off" your alarm to give you time to blow out the smoke and eat your meal, but will automatically reactivate your alarm sensors several minutes later.

Another consideration comes into play if you have children. It has been demonstrated numerous times across the country that children may not wake to the sound of the typical smoke alarm. Conducting drills with your children, using the actual sound of your alarm, may help increase the chance they will wake because of the association of sound with action.

You might also want to look for some of the newest features in home alarms, which include voice alerts, visual (light) indicators, and even bed-shakers. Unfortunately, some of these items can get very expensive.

Ultimately, you will have to decide what you can afford to install, and no matter how high-end or low-tech your system is, it can all go to waste if you don't devise and share an escape plan with your family. In the dead of night, a smoke alarm will buy you time, sometimes only seconds. Having a well-prepared plan of escape to make sure everyone who is able can get themselves out. Appoint someone to be responsible for helping the elderly and toddlers, so they are not forgotten in the confusion. Then have periodic fire drills to make sure everyone in your family is aware of what to do.

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Mike Shockey!

Who referred and spread the word of our agency to their friends and brought us new clients. For this referral, we present Tony Sandlin **with a \$25 Gas Card**. Thank you, **Mike!**

Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

"Age is an issue of mind over matter. If you don't mind, it doesn't matter. "

Mark Twain

Steve's Blog

This newsletter has been devoted to fire safety but the one area that was not discussed is the coverage you need. The insurance industry estimates that 2/3 of all homes in America are underinsured? We are all painfully aware that the value of our homes has plummeted during this recession. I speak to people every day that want to lower their coverage because their home value has decreased. BIG MISTAKE. You see, the cost to rebuild your home has actually increased. Therefore, you should be increasing your coverage, not lowering it! I encourage you to visit my website. www.PriorityRisk.com and download my consumer report, "Is Your Home Underinsured?" Then call me to review your policy and see if you have adequate coverage.

I like many parents will be moving a child to college this month. One of the most common questions I receive at this time of year is, "Are my child's belongings covered once they move into the dorm/apartment?" The answer may be different for those students living in an apartment than a dorm room. The standard homeowners policy covers your belongings while at a temporary location. A dorm room is widely recognized as a temporary residence and therefore your belongings are covered as if they are in your home.

An apartment can be quite tricky. Many people will argue that the apartment is a temporary residence like the dorm room. When I rented an apartment during my college years I had the option of renting from August to May or for the entire year. Obviously, if I rent for less than 12 months it is a temporary residence. However, I have had two children rent apartments while at college and both were required to sign a 12 month lease.

In many instances, as both my kids did, the students do not return home for the summer. They stay at school for the summer because they are taking classes and/or working. If this is the case I would recommend purchasing a renters policy to cover their belongings. In most instances this policy will cost less than \$200 per year.