



WINTER 2012

## Test your snow-driving smarts

In a recent PEMCO poll, only one in six motorists admits to significant concern when driving in the snow, a sentiment shared by PEMCO's Northwest Profile, "First Snowflake Freakout Lady." In fact, 58% said they're downright comfortable driving in snow (77% men, 45% women). Confidence aside, there is a right and wrong way to drive when the flakes fly.

### TAKE OUR QUIZ AND SEE HOW SNOW-SAFE YOU REALLY ARE:

- |  |      |       |
|--|------|-------|
| 1. If you feel your car starting to skid, turn your wheel in the direction you're sliding.           | TRUE | FALSE |
| 2. When approaching a snowy hill, "get a run" at it so the added momentum will carry you to the top. | TRUE | FALSE |
| 3. Stopping distances double on snow compared to dry pavement.                                       | TRUE | FALSE |
| 4. Using daytime running lights in the snow increases glare.   | TRUE | FALSE |
| 5. Keep tire pressures the same, regardless of the season.   | TRUE | FALSE |
| 6. If you get behind a snowplow, try to pass it as soon as you can.                                  | TRUE | FALSE |
| 7. When the mercury drops, so does your battery's power—by 30%.                                      | TRUE | FALSE |
| 8. Pedestrians should walk facing oncoming traffic in snowy conditions.                              | TRUE | FALSE |
| 9. If you get stuck, stay with your vehicle.   | TRUE | FALSE |
| 10. Use cruise control to improve safety in freezing weather.  | TRUE | FALSE |

check your answers on page 2 >

## Can you name the No. 1 cause of homeowners' claims? (Hint: It's not what you think.)

Fires? Windstorms? Break-ins?

While homeowners fear those nightmarish scenarios most, they DON'T top our list of homeowners' claims.

In a PEMCO poll, only 14% of respondents got the answer right: **Water leaks.** Plumbing woes—spurting washing machine hoses, crumbling grout and failed caulk around sinks

continued on page 3 >



NORTHWEST PROFILE # 1

## FIRST SNOWFLAKE FREAKOUT LADY

More elusive than you'd think.

SWITCH TO PERSPECTIVE BY E-MAIL

To go paperless, visit  
<http://perspective.pemco.com>.

WE'RE A LOT LIKE YOU.  
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## Kids gone off to college? We can help

Although we can't ease that empty-nest feeling, PEMCO can save you money while making sure your college students stay well-protected in their new driving and living arrangements:

**No car on campus.** Don't be tempted to drop coverage for a student with no wheels of his own. If your child borrows a friend's car, serves as a designated driver, or uses the family car during visits home, you'll want to keep coverage in place.

**Car on campus.** Talk with your PEMCO agent to let us know about the change in garaging location. We may be able to reduce your rate if your child is going to school in an area with less traffic congestion. Your child also may be eligible for his or her own PEMCO auto policy. PEMCO now writes standalone policies for drivers as young as 19 and, with the exception of the multicar discount, they continue to receive the discounted rates they accumulated on your policy.

**Living on campus.** Your homeowners policy covers belongings for students living in dormitories or sorority or fraternity houses. The limit is 10% of your policy's personal property coverage (e.g., if you have \$250,000 in coverage, your student would have \$25,000).

**Living off campus.** As long as your student still receives mail at your home, comes home during the summer, or considers your home his or her permanent address, your homeowners policy covers belongings the same as if he or she were living on campus. You may want to check with your PEMCO agent to make sure your policy's liability limit is adequate for the type of rental your child will be living in. Also, as your son or daughter grows more independent and becomes self-supporting, you'll want to talk with your PEMCO agent or call 1-800-GO-PEMCO to see if it's time for your child to get his or her own renter policy. ■

*Thanks, "Mom of Two" from Mount Vernon, Wash., for this article idea!*



### AUTO INSURANCE SAVINGS FOR YOUR STUDENT

**Good student discount.** Save up to 20% off liability, collision, comprehensive, and PIP premiums for students who average a "B," make the dean's list, or rank in the top 20% of their class.

**Distant student discount.** Your student qualifies if he or she attends college 75 miles from home and doesn't have a car.



### From your Perspective

**I'm on a tight budget and I'm thinking about raising my auto deductible to save money on insurance premiums. What's a reasonable deductible?**

Deductibles are a matter of personal choice based on each person's tolerance for risk. In a nutshell, lower deductible = pay more in premium; higher deductible = pay lower premium, but pay more out of pocket if and when the time comes. For their clients who are able, financial advisers often encourage higher deductibles with the understanding that insurance is most cost-effective when used as a safeguard against catastrophic loss.

### Test your snow smarts *(continued)*

Let's see how you did:

- 1. True.** Although it may seem counter-intuitive, steering into a skid improves your chances of regaining traction. Resist the urge to brake during the skid; however, once you've regained control, realize that skidding is a warning sign you may be driving too fast for conditions. Slow down.
- 2. False.** A slow, steady speed gives you your best chance to safely crest the hill.
- 3. False.** Stopping distances at least TRIPLE on snow versus dry pavement, according to testers at [Edmunds.com](http://Edmunds.com).
- 4. False.** They make it easier for other cars to see you, regardless of conditions.
- 5. True.** Always follow manufacturers' guidelines for tire pressures.
- 6. False.** Remain eight car lengths back and stay behind the plow.
- 7. True.** To be on the safe side, consider replacing batteries more than five years old.
- 8. True.** If a car starts to slide, you'll have more chance to see it and get out of the way.
- 9. True.** Unless you can see help from where you are and can walk there without risk, stay warm inside your car and wait for help. Keep your exhaust pipe clear of snow and ice to avoid carbon monoxide buildup inside the car.
- 10. False.** Its automatic acceleration or downshifting can cause loss of traction. ■

## Tips for backing up safely

“Backover” accidents kill about 300 people a year and injure another 18,000 in the United States, according to the National Highway Traffic Safety Administration (NHTSA). Tragically, 35% of the fatalities are children under age 5, many of whom are struck in their own driveways by a family member.

While back-up risks can vary (see box), these tips can help no matter what kind of vehicle you drive:

**Take a safety walk.** Before you get in the car, walk behind it to make sure there’s nothing back there. Once you’ve checked, move the car right away (don’t wait a few minutes while the car warms up). If you have kids, make sure another adult is supervising them as you back out.

**Trim shrubbery around your driveway** to ensure you can see the sidewalk and pedestrians can see you as you back out.

**Make a “feet on the grass” rule.** Teach children and grandchildren that when they see someone walking to a parked car or hear an engine start, they must be standing in the grass—not on the pavement.

**Park at the street-end of your driveway** (not the garage-end) if children play in your driveway.

**Park farther from the store.** Everyone, including harried moms with toddlers, must walk behind the cars parked just outside the door when they come

### SO HOW BAD IS YOUR BLIND SPOT?

*A back-up blind spot—the area directly behind a car that a driver can’t see—varies widely depending on the vehicle and the height of the driver.*

*Ask a friend to help you test your vehicle’s blind spot. Starting at the middle of your back bumper, have your friend move a standard 28-inch cone (or similar object) straight back from your car until you can just see its top. The distance may surprise you—perhaps 10 feet for tall drivers in small sedans and as much as 50 feet for short drivers in pickup trucks.*

and go from the store. The number of pedestrians—and your chances of a colliding with one—thins considerably the farther away you park.

**Consider retrofitting your car with a backup camera.**

That’s especially important if you’re short; drive a large vehicle like a pickup, minivan, or SUV; or suffer from back or neck injuries that make it difficult for you to turn and look over your shoulders.

You can pick up a camera for as little as \$100. ■

## No. 1 cause of homeowners’ claims? *(continued)*

and tubs, leaking dishwashers, and burst ice-maker connections—spark more claims than anything else.

Water-leak costs escalate quickly because the damage increases over time. And coverage can be tricky if the leak is anything other than a sudden gusher. For example, if water leaking through a toilet’s gasket or wax ring slowly rots the floor, it’s considered a maintenance issue—not an event we’re allowed to cover under your policy contract.

Routine maintenance checks can prevent many costly leaks:

- 1. Check washing machine hoses** for cracks and leaks. If the hose is more than five years old, replace it with a quality high-pressure, durable-mesh hose (about \$10).
- 2. Check the floor around your water heater** for signs of leaks. If it’s more than five years old, hire a qualified technician for periodic inspections.
- 3. Check refrigerator and dishwasher lines** for leaks and crimps. When you pull out the refrigerator to clean, don’t overextend or crimp the ice-maker line. After moving your refrigerator, shine a flashlight under it the next day to make sure no leaks have sprung.
- 4. In freezing weather, detach garden hoses** and cover outdoor faucets (hose bibs) with insulating hoods, which cost about \$2.

To learn more, visit [pemco.com](http://pemco.com) and search “most-preventable homeowners’ claims.” ■



*We hope this hose isn’t still connected!*

*See what the homeowner **should** do in No. 4 at left.*

## Suggest an article

*Is there an insurance topic you’d like us to cover in Perspective? Whether it’s something you’d simply like to know more about or a consumer tip for fellow readers, we’d love to consider it for a future issue! Please e-mail your ideas to [perspective@pemco.com](mailto:perspective@pemco.com).*

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WINTER  
2012



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### PEMCO Insurance

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# PEMCO perspective

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Are you among the six in 10 homeowners who don't take inventory of their personal belongings?

## Need to make a home inventory? There's an app for that!

iPhone® and Android users: Download MyHOME Scr.APP.book, a free home inventory tool that lets you easily record pictures, descriptions, and serial numbers of your belongings, and even scan bar codes when you make new purchases. The app, from the National Association of Insurance Commissioners, puts vital information at your fingertips that you can use if you ever need to file an insurance claim after a fire, theft, or natural disaster. Watch a demonstration at [insureUonline.org](http://insureUonline.org) and download yours from iTunes® or Android Market today.

### NO SMARTPHONE? NO PROBLEM.

You can create a top-notch home inventory using your camera or camcorder. Or, search "personal property inventory" on [pemco.com](http://pemco.com) to download a printable worksheet.



## How to maintain your furnace

Most manufacturers recommend you have your furnace serviced every year by a qualified technician. In addition, you can extend its life and improve efficiency with regular maintenance you can do yourself.

**1 Clean or replace filters monthly during the heating season.** On many furnaces, the filter is located behind a panel that must be unscrewed for access.

If your furnace takes disposable filters, keep plenty on hand. (That makes it less likely you'll put off changing the filter to avoid a trip to the hardware store.)

If your furnace has a permanent filter, follow the manufacturer's instructions for cleaning.

**2 Vacuum around the furnace to remove dust, soot, and debris.** (Don't disassemble any part of the furnace to vacuum it.)

**3 Remove any flammable objects** that may have gotten pushed against the furnace since the last time you checked.

**4 Make sure the vents inside your home are unobstructed** by curtains or furniture. Vacuum out any dust you can reach. Your furnace doesn't have to work as hard when heated air isn't blocked and when cooler air can circulate back freely.

Use the **Furnace Maintenance Log** at right to record furnace filter changes, and don't forget to check maintenance requirements for your other gas-burning appliances, like water heaters and barbecues.

## Furnace Maintenance Log

Type of filter (manufacturer, size)

Furnace technician (name and phone number)

### 2012 filter changes

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
PROFESSIONAL SERVICE:	/ / 2012

### 2013 filter changes

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
PROFESSIONAL SERVICE:	/ / 2013

### 2014 filter changes

_____	_____
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PROFESSIONAL SERVICE:	/ / 2014

### 2015 filter changes

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
PROFESSIONAL SERVICE:	/ / 2015

Courtesy of PEMCO Mutual Insurance Co.



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