

“THE CIRCLE OF SAFETY™”
CONSUMER AWARENESS ADVISOR

News and Tips to Make Your Life Easier, Safer and Happier! For Friends and Clients of Forest Agency!
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JULY 2011

Homeowners Insurance Covers the Cost to Rebuild Your Home, *NOT* Its Market Value

Too many Americans believe that the coverage limits of their homeowners insurance policy are linked to the market value of their home, according to the Insurance Information Institute (I.I.I.). In I.I.I.'s 2011 Insurance Pulse Survey, conducted by the Opinion Research Corporation, nearly half (48 percent) of survey respondents came to that mistaken conclusion.

"The real estate value of a home, that is, the price you can buy or sell it for, has absolutely nothing to do with the amount of insurance needed to financially protect homeowners in the event of a fire or other disaster," said Jeanne M. Salvatore, Senior Vice President and Consumer Spokesperson for I.I.I. "Reducing insurance coverage because the market value of a home has decreased can result in being dangerously underinsured."

One out of three respondents to the Pulse Survey reported that they purchased less homeowners or auto insurance as a way to save money. *A better strategy would be to take a higher deductible*, which can substantially reduce insurance costs. Home and car owners can then put the savings into purchasing the right amount and type of insurance for their specific needs, pointed out Salvatore.

Another way to save money is to work with an independent agent that you can trust. An independent agent works with many different companies and can do a comparison survey to find the best coverage and the best discounts that apply to your situation.

For more tips on how to lower your auto or homeowners premiums, check out our website or call us today:

www.forestagency.com (708) 383-9000.

Information in this article taken from PRNewswire, Copyright 2011, via Travelers Insurance Company.

HAPPY BIRTHDAY

Dan Browne

CONGRATULATIONS

Bonnie Casper (5 years)

Dan Browne (33 years)



**HAVE A HAPPY
– AND SAFE –
4TH OF JULY**

How to Protect Your Pets from Fires

It's a stunning fact that each year half a million pets are affected by residential fires. July 15 is National Pet Fire Safety Day, so there's no better time to make sure you're doing all you can to protect your furry (or feathered) friends. It's also true that many house fires are actually caused by pets, so it's even more important that you take a few sensible precautions.

For example: extinguish open flames which often arouse pet curiosity; remove glass bowls from wooden decks (they can ignite wood); secure or remove loose wires; and keep young animals away from potential fire-starting hazards.

If you're going out, leave pets near entrances where they're more easily rescued if there's a fire. Place a decal on a window that requests pet rescue and identifies how many animals are in the house. Some alarm companies offer these free online.

Pet Fire Safety Day is sponsored by the National Volunteer Fire Council and the American Kennel Club. Get more details on the event from their websites.

IN THIS ISSUE: • **Cost to Rebuild Not the Same as Market Value** • **Protecting Your Pets in Fires** • **Water Safety Tips** • **Bed Bugs** • **Boat Insurance**

Ten Vital Safety Tips for Rivers, Oceans & Lakes

There's nothing quite like the joy of splashing around in water during the long hot days of summer. But while most of us are mindful of swimming pool safety, it's easy to overlook the fact that natural bodies of water – oceans, lakes and rivers – have their own sets of dangers, some of them equally risky to adults and children. If you're planning a beach or waterside trip this year, here are 10 hazards to watch out for.

1. *Fast-moving currents in rivers and oceans.* You can't see them but they can quickly sweep you away. Look for warning signs and do research if you're visiting somewhere new.
2. *Sudden changes in tides.* Muscle power often isn't enough to get back to shore when tides go out. Or you can be trapped on a sandbank when it sweeps in. Get to know tide schedule.
3. *Hidden depths.* Gradients can fall away very quickly in rivers, lakes and oceans. Carefully test the ground in front of you and don't swim in areas you haven't tested. Don't dive into unknown waters.
4. *Dangerous objects below the surface.* Junk, rocks, stinging and other dangerous creatures threaten your safety. Ideally, swim in clear water and frequently glance down immediately in front of you.
5. *The chill factor.* Rivers start their journey from icy springs. Even ocean water can be much colder than you expect. This can cause cramps and hypothermia. Avoid cold water and remember that infants can't regulate their body heat properly.
6. *Man (or woman!) overboard.* In boats, on waterbeds and water-skis, you always run the risk of capsizing or falling overboard. Avoid risky behavior and showing off. Always wear a Coast Guard-approved flotation device.
7. *Losing sight.* It's easy to keep your eye on kids in a home swimming pool. Not so in the wide open spaces of rivers, lakes and oceans. Give firm warnings to your children and don't let the vulnerable ones out of your sight.
8. *Wave power.* Waves vary dramatically in height, especially in windy weather. Always stand well clear.
9. *Eye on the sky.* Waterside breezes fool you into thinking it's cooler than it really is. Protect yourself against sunburn.
10. *Ignorance.* Train youngsters to swim and teach them water safety. Learn rescue techniques and first aid. Locate lifebelts.



How to Deal with Bed Bugs

Bed bugs—yuck! It makes you squirm and itch just to think about them. But recent years have brought increased infestations. Bed bugs can sneak into our homes on clothes, furniture and luggage, and once they're in, it's a challenge to get them out. They can actually survive for an entire year without eating! In fact, we worry about them so much that an extensive industry has grown up around dealing with infestations, with firms often times making unrealistic claims and guarantees.

Think you might have bed bugs? They are usually found in and around household bedding. They're dark brown or black and the size of a pin-head. Bed bugs' droppings look like the markings of a felt-tip pen. If you want to tackle them yourself, follow recommended precautions. The US Environmental Protection Agency (EPA) has a tool that enables you to identify the right product at: <http://tinyurl.com/epa-bug>. The EPA also publishes a downloadable Citizen's Guide to Pest Control and Pesticide Safety, at <http://tinyurl.com/pestguide>. If you plan to bring in the experts, the Federal Trade Commission (FTC) says it's best to deal with a qualified and licensed pest management company and be wary of supposed exterminators who show up soliciting for business. You should get bids from several companies, ask about their training, work plan, experience, liability coverage and guarantees.

No bugs? Keep it that way with allergy relief mattress covers, and by sealing crevices in baseboards and plaster, vacuuming empty luggage, and drying sheets on 'high'.

Boat Insurance? Don't Set Sail without It!

Boat insurance may not be compulsory (unless a lender requires it) but you'd be crazy to set sail or fire up the motor without it. Not only do you need to protect your investment but you absolutely should protect yourself against third party liability. Premiums vary immensely, depending on where you plan to sail (coastal waters cost more than inland), the type and value of your vessel, levels of assistance when you need help and, of course, your choice of deductible.

Discounts may be available and it certainly pays to shop around. We can do that for you—Call us: (708) 383-9000!

*** For an updated list of Boat Safety Tips, check out a recent blog post on our website: <http://www.forestagency.com/blog>

Forest Agency to Move This Summer

Construction is well underway on our new offices at 7310 Madison Street in Forest Park, and we hope to move in the coming weeks! In our new space, we look forward to being more accessible to our clients (no more stairs, and plenty of street parking!). We will be providing updates on the move, so watch the next newsletter, our Facebook page (www.facebook.com/ForestAgencyInsurance) and website (www.forestagency.com).

Thank You! Thank You!

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!

Division Draft LLC

Steve Rouse

Charles & Ines Spinuzza

Daniel Reed

Margo Murphy

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Industrial Council of Nearwest

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and More!



Dan Browne
President



Cathy Hall
Vice President

Tell a Friend about Forest Agency!

If you're happy with our service and products, ask **everyone you know** to call us. Be sure to tell them to mention your name or please call us with their name and number and we'll get in touch with them.

We'll send you a \$10 restaurant or grocery gift card for every referral you give us.

Plus, we'll have a quarterly drawing for a \$100 donation to your favorite charity or we'll pick from a local one we support.

We are grateful to you for spreading the word about Forest Agency!

Congratulations to the winner of this quarter's drawing:

Jonathan Groll

We'll be making a \$100 donation to his favorite charity.

We're taking a month off!

Well, not really....but as so many of us travel or take time off during the month of August, we've decided to take a break from our newsletter for a month. **Watch for our next newsletter in early September**, with news about our office move and the usual current news articles, safety tips and fun features!

A Not-So-Trivial Pursuit

This month **FOREST AGENCY** is sponsoring a Trivia Contest and offering you a chance to win a **\$5 Starbucks gift card**. Test your knowledge! Submit the correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- 708-383-9174 -- or email -- insurance@forestagency.com. Good luck!

"A sewing machine, a sewing machine, a girl's best friend." Which movie does this song come from and who sang it?

Last Month's Contest:

What method of reading and writing was devised in 1825?

Answer: Braille – the reading and writing system used by blind people was devised by blind Frenchman Louis Braille.

Congratulations to **Jane Meinhold** who answered correctly!