

**“THE CIRCLE OF SAFETY™”**

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

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## Time To Check Your Coverage

New Year's is the time we take a cool, hard look at our lives, usually with a view to making improvements. You don't need a better excuse to also review your insurance coverage to make sure it meets your needs for 2012. The most common issues we encounter are changing values and changing circumstances. So, with that in mind, here are four points you should think about:

**Homeowners/Renters Insurance:** The value of your property most likely has gone down, but rebuilding costs have gone up in some cases (see page 2 for more on this). What about contents? As years go by, the amount and value of our possessions increases. And this might be a good time to take an inventory of those possessions, in case you ever need to make a claim.

**Life Insurance:** If you've taken on new financial commitments or your family has grown, so has your need for adequate life insurance coverage. Don't forget that you can get policies that cover you for just a specific period of time—and don't cost a fortune.



**Long Term Care:** The cost of specialist care, at home or in residential facilities, has skyrocketed during the past few years. Might now be a prudent time to consider long term care insurance to protect you should you become incapacitated in the future?

**Special Needs:** Without getting embroiled in a debate about climate change, there's no doubt that the risk of natural disaster – be it floods, storms, tsunamis or earthquakes – threaten all of us at some time. These risks are not normally covered in your homeowners or renters insurance and require special coverages.

Insurance is all about protection for yourself, your property and your family. None of us can predict the future but insurance can make it easier to deal with. We'd be happy to help you do just that.

## What To Do About A Missing Life Insurance Policy

What do you do when a family member passes away and you know they had a life insurance policy but you can't find it? Unfortunately, there's no single database of policy details, although at least one commercial policy location service will do a search for about \$75 ([mibsolutions.com](http://mibsolutions.com)). This approach has a 30% success rate. Otherwise you're down to doing some good old-fashioned detective work. For instance, if you know the broker or financial advisor the individual dealt with, he or she might be able to help. Or if you're executor of a will, you can contact individual insurers and ask about the deceased. You might also try unclaimed property sites for your state – start by checking with the National Association of Unclaimed Property Administrators (see their website – [unclaimed.org](http://unclaimed.org)) and the National Association of Insurance Commissioners ([naic.org](http://naic.org)). You'll also find lots of useful tips at the insurance industry's public information service, the Insurance Information Institute (<http://tinyurl.com/locate-lost>).

**CONGRATULATIONS**  
*Melissa Keshen (5 years)*

IN THIS ISSUE: • **Reviewing your Coverage** • **Missing Life Insurance Policy?** • **A New Year's Home Safety Audit** • **Avoid Tipover Risks** • **Reducing Your Home Insurance Costs**

# A Safe Home for 2012

Want a New Year's resolution that's easy to keep, costs next to nothing, yet could save lives? Simple: Do a safety makeover throughout your home. All it takes is a little time and a lot of common sense. Here are a dozen key ingredients:

1. Do a walk-around survey to identify and resolve risks – things like loose window catches and other fittings, slippery floors and rugs, unsecured cabling, floor obstacles, and sharp edges.
2. Do the same thing around your yard, checking for fall hazards, security of equipment and proper safeguarding around swimming pools and ornamental ponds.
3. Check smoke and carbon monoxide alarms. If you don't have alarms, install at least one on each story of your home.
4. Ensure all appliance, fireplace and clothes drier venting is clear.
5. Check, restock or buy a good first aid kit. Better yet, have two. For what to include, see this Red Cross list: <http://tinyurl.com/RC-fakit>
6. Make sure all dangerous tools, from kitchen knives to garage equipment, are securely out of children's reach.
7. Have a fire escape plan and share it with everyone in the house. Need more info? See: <http://tinyurl.com/esc-plan>
8. Check electrical outlets and appliance cabling for wear and damage. See this guide from the Home Safety Council: <http://tinyurl.com/HSC-elec>. Install covers over unused outlets.
9. Clear out and clean your fridge, replace kitchen cutting boards and cracked cooking pots – all potential sources of food-borne infection.
10. Dispose of expired and unused medications and make sure that those you use are properly labeled and safely stored – at the right temperature and out of reach of little hands.
11. Make sure ladders are properly secured before using them, and follow the rule of always having three limbs in contact with the ladder.
12. And don't forget, home safety these days also encompasses use of your personal computer. Install internet security software and keep it up to date. Plus, if you have kids, take steps to monitor their usage.

Every year, home-related accidents result in 20,000 deaths and more than 20 million medical visits. Resolve that, in 2012, you and your family won't be among them. Take the time to discuss safety, especially with children.

## Take Steps to Avoid Tipover Tragedies

More than 2,000 children die in home accidents every year. Sadly, 2011 has become a notorious period for what are known as tipover tragedies – deaths caused by falling furniture and equipment. With more equipment like flat screen TVs being wall-mounted, the accident risk has increased. Accidents happen because the items are not properly secured or because they are too easily reached by children. If you're installing wall-mounted equipment, always follow the manufacturers' instructions, particularly noting the need for special mounting fixtures and anchoring correctly to wall studs. Also, ensure that furniture that could be tipped over is out of reach or bolted to the floor or walls. Refer to this useful guide from Consumer Reports: <http://tinyurl.com/tipovers>

## *If real estate prices are down, why are insurance rates on the rise?*

Most homeowners think that the amount of insurance they need is dependent on the real estate value of their home. Many even consider buying less insurance to save money in hard times. The truth is the real estate value of your home—the price you could buy or sell it for—has absolutely nothing to do with the amount of insurance needed to financially protect you in the event of a fire or other disaster. Increases in building materials, fluctuating energy costs, rising labor costs, and reduced competition all drive up the cost to purchase materials and rebuild, causing a home to cost much more to replace than it did to purchase initially.

In addition, there has been a significant increase in losses from tornadoes, hail, wind, heavy rains and snowstorms, especially in the Midwest.

There are several ways that homeowners can save money on their insurance costs without cutting back on coverage, and Forest Agency can help you explore these options. Here are four steps you might take:

1. Increase your deductible: Although a higher deductible raises your out of pocket costs if you file a claim, it can substantially lower your annual premiums.
2. Maximize your discounts: Many insurance companies offer discounts and credits for safety features, like alarm systems, temperature monitors or sensors that detect water and gas leaks. These discounts can reduce your insurance premiums.
3. Bundle multiple policies under one provider: Purchasing several policies from the same insurance company can lower costs. The savings varies depending on the company and state, but ask your agent whether you'd qualify for a more affordable package.
4. Look for guaranteed or extended replacement cost coverage: If you own an older or historic home, the cost of materials to restore your home to its original state can change quickly. Although a guaranteed replacement cost (versus actual cash-value) policy may cost a little more initially, in the event of a big claim, the difference will be worth it and will ultimately save you money.

Call us today to review your current policies: **(708) 383-9000.**

## Thank You!

Thanks to all our clients who graciously referred family, friends and associates to our agency. We appreciate your kind words!

Armitage & Assoc. Investigative Services  
Ann & Brian Spittle  
Jeremy & Kimberly Flom  
Rodolfo Carreto  
Dr. David Slobodkin  
Charles Taddeo  
Knot Just Knits  
Blue Duck Catering, Inc.  
John & Nancy Helmke  
James Sierminski  
Mark Todd  
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Sophie Kaluziak

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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.

**Congratulations to Tim & Carol Davis! We will be making a \$100 donation to the charity of their choice.**

**We are happy to welcome the friends and clients of Porter & Associates to Forest Agency! We are looking forward to working with each one of you!**

## 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! Just one 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](mailto:insurance@forestagency.com). Good luck!

***What is the world's second-highest mountain?***

**Last Month's Contest:**

***How many men have walked on the moon?***

*The answer we were looking for was: 12—the most recent was in 1972. Congratulations to **Jeff Groulx**, who correctly answered last month's question!*

## Do we have your email address?

We'd like to be able to contact you at YOUR convenience. Email us today (with your name in the subject line) so we can update our records: [insurance@forestagency.com](mailto:insurance@forestagency.com)