

The Dangers of Drunken Driving

The single greatest cause of death for individuals aged 5-27 is traffic accidents. And nearly half of those accidents are alcohol related. In 2002 alone, there were more than 17,000 alcohol-related fatalities—one death every 30 minutes.

What can I do to help reduce drunken-driving incidents?

The best way to help curb the nation's drunk driving crisis is not to contribute to the problem. If you've had too much to drink, do not attempt to drive. Instead, call for a cab or ask a sober friend to take you home. Likewise, never accept a ride from someone who has been drinking. And do not allow intoxicated friends to get behind the wheel of a car.

How can I protect myself from drunken drivers?

It is estimated that approximately 4 million innocent people are injured or have their vehicles damaged in alcohol-related accidents each year. To protect yourself, wear your seat belt at all times, and make sure children are secured in child safety seats in the rear. Also, be aware of the warning signs of drunken drivers.

What are the warning signs of a

drunken driver?

Be cautious of any driver who:

- ⊙ makes unnecessarily wide turns;
- ⊙ straddles lanes or drives on the median line;
- ⊙ drives at night without headlights;
- ⊙ drives at speeds below the speed limit;
- ⊙ brakes erratically or stops without cause;
- ⊙ accelerates or decelerates rapidly; and/or
- ⊙ nearly strikes an object or curb.

I'm hosting a party and I'm concerned about my guests drinking and driving. What can I do to reduce the risk?



What should I do if I encounter a drunken driver on the road?

If you notice a driver displaying any of the warning signs, maintain a safe distance between your vehicles and do not attempt to stop the vehicle. Instead, note the vehicle's license plate number, the vehicle's description and the direction in which it is traveling. Then, contact the police from a car phone or nearby pay phone. Your action could save lives. **I'm hosting a party and I'm concerned** (continued on page 2)

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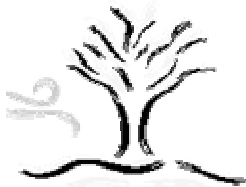
Frozen Pipes and other Ice and Snow Damage

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Frozen Pipes and other Ice and Snow Damage

My pipes froze and burst, damaging my home. Do I have coverage?

Most homeowners insurance policies, except for the very basic ones, cover damage



to the home resulting from broken pipes. For example, your insurance company will pay to clean or replace the carpet and furniture that's damaged, minus your deductible. For those with renters insurance, property loss would be covered. If the damage is so extensive that you can't

stay in the home, your insurance company generally will pay for additional living expenses.

The pipes broke in my business location. Is my office equipment covered?

Yes. The coverages are similar to those for homeowners and renters policies. Your insurance company will cover your

losses, but not the cost for repairs.

Am I also covered for snow and ice buildup that causes leaks in my roof?

This condition is known as an "ice dam." To obtain coverage for this kind of leakage, not directly the result of damage to the roof by wind or the weight of snow, you would (continued on page 2)

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about my guests drinking and driving.

What can I do to reduce the risk?

Home hosts have a duty to serve alcohol responsibly and conscientiously, and to see that intoxicated guests do not get behind the wheel of a car, creating a risk of harm to themselves and others on the road.

Follow these tips to ensure safety when serving alcohol at your next party:

⊙ **Serve alcoholic drinks only upon request**, and offer nonalcoholic beverages such as sparkling water, fancy juice drinks and soft drinks.

⊙ **Avoid making alcohol the main focus of the social event.** Entertain guests with music, games and dancing.

⊙ **Always serve food when serving alcohol.** High-protein foods such as meat and cheeses take longer to digest, slowing the rate at which the body absorbs alcohol. However, try not to serve salty foods, which make people thirsty and inclined to drink more.

⊙ **Be careful not to serve alcohol to minors.** Limit access to the bar if minors are on the guest list, and verify the ages of young guests before serving them.

As your professional insurance agency, we're concerned about your safety. Feel free to call us with any questions you may have about drunken driving and host liquor liability. We'll be happy to help.



Frozen Pipes and other Ice and Snow Damage

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need an all-risks-not-excluded type of policy. It is often referred to as an HO-3 or special form policy.

How do I go about submitting a claim for such damages?

First, take immediate steps to prevent further damage and contact our agency. We will verify your coverage and give you instructions for preparing your claim. Generally, you'll be asked for repair estimates for structural damage and a list of items that will need repair or replacement.

Depending on the amount of damage, an appraiser from your insurance company may need to see the damage. As with any insurance claim, keep all receipts.

How can I prevent such damage in the first place?

To avoid frozen pipes, wrap pipes that are at risk in insulated heat tape and keep the building heat at an adequate level throughout the winter. If you have a power loss, however, you'll lose heat, too, so if you're away from home more than a day or two, arrange for

someone to check on things. It's also a good idea to open cabinet doors to circulate warm air to pipes on outside walls. Also, if you'll be away for an extended period of time, drain your pipes. If you're going to be out of the home for even a short time, shut off the water supply. That way, if pipes do burst, the only water that will be released into the house will be what's in the pipes. Water won't continue to pump into the home, as often happens when pipes burst. If pipes freeze and burst, turn off the water supply before the house warms and the water in the pipes thaws, flooding the home.

Snow and ice buildup.

Using a long handled snow puller, pull the snow from the roof, back just a few feet from the edge of the eaves before ice has a chance to form. By simply removing the snow along the edge of the roof, you will give melting water a chance to drain from the eaves and prevent the formation of ice dams that may damage your roof. Do not get on the roof to remove snow buildup. This is dangerous and you could easily damage the roofing material, resulting in leaks when it rains.

Give Us A Call!

Do you have any questions or comments about **P&C Insider** or your individual situation? Please don't hesitate to contact our office. We would be glad to serve you in any way that we can.



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