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○ November | ○ 2005



► **INSIDE THIS ISSUE:**
 CELL PHONE SAFETY-
 DRIVING HOME THE
 IMPORTANCE



► **GIVE US A CALL!** DO YOU HAVE
 QUESTIONS OR COMMENTS ABOUT
 P&C *INSIDER*, OR YOUR INDIVIDUAL
 SITUATION? CONTACT OUR OFFICE-
 WE WOULD BE GLAD TO SERVE
 YOU IN ANY WAY THAT WE CAN.

P&C *Insider*

STEERING INNOVATIVE SOLUTIONS FOR INDIVIDUALS AND
 BUSINESSES TO REAP THE BENEFITS OF A COMPETITIVE
 EDGE IN TODAY'S WORLD WITH SECURITY FOR TOMORROW'S...

These days, it's hard to find someone who does not have a cell phone. Cell phones can be invaluable for those business professionals who spend a lot of time out of the office, or for anyone who wants the added peace of mind of knowing they can call for help in an emergency.

Are there laws limiting the use of cell phones while driving?

Yes. With more than 150 million cell phone users, many states have passed laws prohibiting the use of hand-held phones while driving, so it's important to check the laws of the states in which you plan to travel to see what restrictions they might have.

Familiarize yourself with your phone

Be sure you review all the literature that comes with your phone. Understand how to use its many features—including speed dial,



redial and hands-free option.

Be aware of your surroundings and road conditions.

If you find yourself in hazardous driving conditions whether traffic or weather-related—let your voice-mail system pick up the call. A few minutes of paying attention, and pulling over in a safe location, could make a huge difference in your safety and the safety of those around you.

Stay calm on the phone

and on the road. Don't use driving time to engage in stressful or emotional conversations. They can distract you from driving safely and sensibly, even if you are using a hands-free phone. Cell phones can be an invaluable business tool or your lifeline in a real emergency. But, remember, when you're behind the wheel, your most important responsibility is safe driving.



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