

Personal Connections



Destroyed in Transit

We've all been there. We head to the furniture or electronics store, see something we can't live without, make the purchase and then ask ourselves: "How the heck are we going to get this thing home?"

We ask a friend or a neighbor with a pickup to help, and they do. Unfortunately, while the sofa or big screen is in transit, it comes loose, bangs around the pickup's bed or falls into the road. The item is damaged beyond repair.



In this situation, would any insurance policy pay to fix the damaged item? First, the bad news: Provisions in the standard auto insurance policy prevent your friend's vehicle insurance from paying to replace property damaged while being transported, even if it was your friend's negligence (erratic driving, failing to adequately secure the item, etc.) that caused the damage.

The good news is that your home insurance policy should apply. Most home insurance policies cover owned personal property while anywhere in the world.

That said, the last thing you want is for a new item to become an insurance claim before you get it home! Make sure your valuable items are placed only in the care of trustworthy drivers. If possible, rely only on friends who have experience moving large items and have the equipment necessary to adequately secure the item in the vehicle. Arrange for the transportation of the item during non-peak driving hours and use a pre-planned route with which the driver is familiar. And don't you drive the vehicle if you are unfamiliar with it.

Insuring Rental Property

Are you considering converting your residence into an income-producing rental property? Doing so may be a lucrative enterprise, according to Christine Karpinski, author of the book "*How to Rent Vacation Properties by Owner*," who says the average vacation rental brings in about \$30,000 a year!

If the lure of additional income has you considering placing your home or condo up for rent, be sure to give our service team a call. A property held for rent, whether full- or part-time, poses unique risk and requires special attention from your insurance company. Many standard home insurance policies will not cover residences that are used to generate rental income. Others may include amendments that significantly reduce or eliminate coverage while the home is rented.

Is owning and managing rental property right for you? When considering the many important factors that answer this question, don't let "rental property insurance" slip through the cracks! Give our service team a call. We can help you determine the cost of adequately insuring your property as a rental.

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The Grinch and the Mall Garage

The big buying season is here, and you're ready to shop 'til you drop. If you're like many holiday shoppers in America, you'll do most of your gift buying over just a few trips to the stores, and you'll haul your purchases to the car when you get overloaded.

You've seen it: the lady who can hardly see to cross the parking lot because of her heaps of packages. These consumers are vulnerable to those grinchy grabbers who stalk big buyers.

Here are a few tips for safer shopping this holiday season:

- 1. Secure your wallet.** Thieves are looking for victims who are so distracted with their purchases that they forget about protecting their money and identification cards. If you plan to purchase extensively, consider wearing a travel wallet that hangs on a cord around your neck and inside your shirt.
- 2. Stow purchases out of sight.** If you must drop packages off in your vehicle while shopping, put them out of sight (in a trunk if possible) to reduce the attractiveness of your auto to burglars.
- 3. Keep receipts separate.** Store receipts separately from purchases. If you do incur a loss, you will be better able to establish the value of the stolen items.
- 4. Consider shopping with a friend.** Thieves are less likely to attack pairs of people than singles.
- 5. Be aware of your surroundings.** Park in lighted, populated areas. Be alert for suspicious behavior, and be prepared to enter your car and lock it upon entry. If something seems out of place, go back inside the store and ask for an escort.

This season, be a smart shopper and a safe one!



Tips for Caregivers

Ten million. That's the number of family members or friends who provide personal care at home for someone with Alzheimer's disease. While planning for a catastrophic disaster may be the last thing you want to think about, having a plan could mean saving a life.

Based on research with caregivers in disaster-prone areas, the MIT AgeLab and The Hartford Advance 50 Team identified the following 10 essential elements of a disaster plan:

- 1. Build and diversify your network.** Include people outside of your daily support system but who are familiar with your loved one's disorder.
- 2. Designate a substitute to assist your loved one if a disaster is imminent or strikes while they are home alone.**
- 3. Do not assume your professional caregiver has a plan.** Develop one together.
- 4. Have an evacuation plan.** Research where you would go. Expect noisy and crowded conditions at public disaster shelters, which could exacerbate challenging behaviors. If you need to leave your home, go quickly to avoid traffic and crowds.
- 5. Anticipate resistance from your loved one.** What tactics have you had past successes with? A favorite possession? Favorite food? Draw on experience to encourage cooperation.
- 6. Prepare a disaster kit.** Include basic supplies, extra medications and copies of important papers.
- 7. Pack familiar, comforting items to keep your loved one occupied while away such as a portable DVD player, favorite books, music, games and comfortable clothes.**
- 8. Sign up for the Alzheimer's Association Safe Return/Medic Alert program to help with wandering.** Six out of 10 people with Alzheimer's disease will wander at some point, and this behavior is more likely to occur under stress.
- 9. Don't forget pets!** Separation from a pet for a person with Alzheimer's can be extremely upsetting.
- 10. Re-evaluate your plan as your loved one's disease progresses.** His or her functional ability two months from now might differ from today.