

# the **ADVISOR**

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## CHILDPROOFING YOUR HOME

### **CHILDPROOFING YOUR HOME IS AN IMPORTANT PART OF PROTECTING CHILDREN AND ALL WHO ENTER YOUR HOME.**

According to the Centers for Disease Control and Prevention (CDC), nearly nine million unintentional injuries occur each year in the home, and approximately six children die each day from injuries resulting from fire, burns, drowning, poisonings, choking, suffocation, strangulation and falls. In addition, nearly 70 percent of children who die from these injuries are four years old and younger. These are staggering statistics and taking the steps to childproof your home can help reduce your risk of a tragic incident occurring. The CDC has determined the following to be the leading causes of unintentional injuries in the home:

#### **Heat or Flames**

Potential areas of danger include the kitchen, near the oven, a fireplace, a barbecue grill, around candles, or any other place in your home where there is heat or flames. To prevent this danger:

- Have smoke alarms installed on each level of your home and in each bedroom to help alert your family to potential danger.

- Teach family members about the dangers of open flames and keep candles, lighters and other flammable substances out of the reach of children.

#### **Water**

Water hazards are in multiple areas of your home, including the bathroom, kitchen and any pool or spa you may have outside. Never leave your child unattended around water, and do the following:

- Install locks on the lids of your toilets, as well as the outside of your bathroom door.
- Install anti-scald devices in the bathroom to help regulate the water temperature.
- Set the water heater temperature to 120 degrees Fahrenheit to help prevent water burns.
- Install proper fencing, a self-latching gate, a safety-cover for the pool, and an alarm to alert you to any danger around all pools and spas.

#### **Toxic Substances**

Cleaners, soaps, gardening materials, medicines, alcohols or any other substance that could be harmful to children if it were ingested should be locked away. This includes products with

child resistant lids, as these lids are not always childproof. These toxic materials can oftentimes be found under kitchen sinks, in medicine cabinets, garages, garden sheds, bathrooms or even purses. Here are a few other helpful tips:

- Invest in a sturdy safety latch; one that can be easily operated by adults, but can withstand the tugs and pulls of children.
- Use door knob covers and door locks to prevent children from entering rooms that contain substances that could be harmful to them. Make sure the locks are strong enough to keep children out, but allow adults quick and easy access in case of an emergency.

#### **Falls**

The potential for a fall or tumble is everywhere in a home – on the stairs, slippery floors, unstable furniture or loose rugs. Remember to do the following:

- Use safety gates to help prevent falls down stairs. Ensure the gates are up to safety standards and that a child isn't able to fit his or her head between the bars.

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**TO LEARN MORE ABOUT PROTECTING YOUR HOME AND REDUCING RISK,** visit the Personal Lines Consumer Information and Safety Tips section on **GuideOne.com**.

**TO REPORT A CLAIM,** call the GuideLine® toll free at 1-888-748-4326 any time – 24 hours a day, 7 days a week.

**TO LEARN MORE ABOUT ANY OF THE FEATURES IN THE ADVISOR,** contact your GuideOne agent, or call 1-888-218-8561 to locate an agent near you.

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- Install corner and edge bumpers to prevent injuries from falls onto sharp edges of furniture or other household items.
- Anchor any furniture to the floor or wall that has the potential to tip or fall if a child were to pull on it.

#### Other Helpful Safety Tips

- Protect little fingers from getting shocked by using outlet covers and plates.
- Prevent falls from windows, decks and other high places by installing window guards and safety netting.
- Test your home for carbon monoxide by installing a carbon monoxide detector.
- Purchase a crib that is up to current safety standards by looking for the Juvenile Products Manufacturers Association (JPMA) certification. If using a second-hand crib, check with the U.S. Consumer Product Safety Commission (CPSC) to ensure that the crib has not been recalled.
- Prevent strangulation injuries by cutting all window blind loops or replacing them with tassels.

Providing a safe environment for those you love is an important part of creating a happy and healthy home. Ensure that all of these childproof devices are properly installed and up to current safety regulations. Keep in mind that no device is completely childproof and constant supervision is the most important safety precaution. ■



## CAR ROAD TRIP SAFETY

**THE SUMMER MONTHS ARE A POPULAR TIME FOR FAMILY ROAD TRIPS. REGARDLESS OF WHERE YOU MAY BE TRAVELING, SAFETY SHOULD BE YOUR NUMBER ONE CONCERN.** Safety begins with proper preparations and continues while you are traveling down the road. Ensure your family's safety by taking adequate protection measures.

#### Preparation

The first step for a safe road trip is to inform and communicate with others what your travel plans are. Include pertinent information, such as where you are traveling to, what your intended travel route is and when you expect to arrive. If you own a smartphone, consider adding a navigation app and don't forget to bring a cell phone charger. Consider checking the weather forecast in order to avoid storms when traveling. Proper packing also is important when preparing for your road trip. According to the American Red Cross, it is a good idea to pack high protein snacks, water, First Aid kit, flashlight, small battery-operated radio, an emergency contact card with names and phone numbers, extra prescription medications and important documents or information you may need. Additionally, ensure your car contains a disaster supply kit in the event of an emergency.

#### On the Road

A safe road trip while driving means following all the rules of the road, avoiding any distractions and taking any measures that could decrease the risk of danger. Make sure the driver is well-rested and alert, and be sure all passengers are utilizing their seat belt. Pull over and take breaks every couple of hours, even if you don't feel tired. Grab a snack, get some fresh air and stretch your legs by walking around. If you need to, take a quick nap. It's also important to remember that you shouldn't wait until your gas gauge is sitting on E to refuel. If you're on an unfamiliar road, you never know when the next gas station will appear. As soon as you hit a quarter of a tank, start looking for a place to fill up.

#### Breakdowns

Hopefully your family will not experience any trouble on the road, but in the event your car breaks down, take the steps necessary to stay out of danger. Do not make any repairs or get out of your vehicle while on a busy highway. Sometimes, it is safer to remain in the vehicle until help arrives. If possible, it may be a good idea to move your vehicle to a safer location. Once it is safe for you to exit, mark your location to caution other drivers.

While road trips are fun and enjoyable for all members of the family, it is important that you take the necessary steps when preparing and while on the road to keep travelers safe. For more auto safety resources, visit [GuideOne.com](http://GuideOne.com). ■



## NEW MOBILE WEBSITE

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The new mobile site also includes all of the functionality found on the GuideOne.com My Account page, which launched in May. From "My Account," customers can view their policy, billing and claims summaries; make a payment; request a quote; update their user profile; and more. In addition, users can view a PDF of their temporary auto ID cards on their phones, as a growing number of states now accept this as proof of insurance. ■