



Quality Notes

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Grilling Safety

Americans enjoy more than three billion barbecues each year, but barbecuing can be dangerous, even deadly, if you are not careful.

The following tips can make your grilling experience safer:

- When ready to barbecue, protect yourself by wearing a heavy apron and an oven mitt that fits high up over your forearm.
- With gas grills, make sure the gas cylinder is always stored outside and away from your house. Make sure the valves are turned off when you are not using them. Check regularly for leaks in the connections using a soap and water mix that will show bubbles where gas escapes.
- Barbecue grills should be kept on a level surface away from the house, garage, landscaping, and most of all, children.
- For charcoal grills, only use starter fluids designed for those grills. Never use gasoline and use a limited amount of starter fluid. If the fire is too slow, rekindle with dry kindling and add more charcoal if necessary. Never add more liquid fuel or you could end up with a flash fire.
- Be sure to soak the coals with water before you put them in the trash.
- Always remember that grills remain hot long after you are through barbecuing.

In Case Of An Emergency

If you get burned, run cool water over the injury for 10–15 minutes. Never put butter or salve on burns because they will seal in the heat and cause further blistering. If you receive a serious burn the sooner you get medical attention the better.



Leading Cause of Residential Fires

The leading cause of home fires and home-fire injuries is cooking, according to the National Fire Protection Association (NFPA). Cooking-equipment fires cause the highest number of home structure fires and associated injuries. Cooking equipment was involved in two of every five (41%) reported home fires, with ranges accounting for 59% of such incidents and ovens cited as the source of 16%.

Human error or negligence can be blamed for most cooking fires. Unattended cooking is by far the leading contributing factor. Frying poses the greatest risk.

Injuries from cooking fires are often attributable to bad decisions. Fifty-nine percent of reported, non-fatal home-cooking fire injuries occurred when the victims tried to fight the fire themselves. Clothing was the item first ignited in less than 1% of these fires, but these incidents accounted for 15% of the cooking fire deaths.

Do you know how to deal with a cooking fire in your home? Proper use and the location of fire extinguishers should be understood by everyone old enough to use them, but even more important is attentiveness and prevention.

Contractors— Protect Your Garage and Tools

Many contractors use their home garage as a shop to make things or store tools, equipment, hardware or materials. That's why it is critical that your business insurance protection is adjusted to include the home-based exposure. One key reason? Standard homeowners insurance policies contain limitations and exclusions that eliminate coverage for many business liability and property exposures.

What would be the impact on your business if the location and/or its contents were lost to fire or storm?

Have you discussed your need for liability protection at your home with your business insurance provider? If your shop is located in a detached garage, what about coverage for the garage building itself?



Is the coverage you've chosen to protect your tools, equipment, hardware and other materials going to fully apply at your home location? Similar questions need to be considered for all of your business insurance coverages, such as business income.

Home may be where the heart is, but be sure your vital business insurance protection is there as well.

Are Your Subs Exposing You?

While the stories of the supposedly injured employee caught on video line dancing or hammering on a new roof often make the news, contractors need to be wary of a more insidious type of workers compensation fraud: employers misclassifying workers as independent contractors so they can avoid carrying workers compensation insurance for those employees.

If you are subcontracting work to any of these employers, you run the risk of exposure to claims from their employees who get hurt on the job. If injured workers can't get relief from their employer, they may seek compensation from you. The legal battle could get costly, and a settlement—if you are deemed liable—could be devastating.

Auditors are on the lookout for companies who display a spike in independents or who seem to have more independent contractors than is normal for the industry or niche. They will check tax records to see if a reported independent has other sources of income or clients. If not, there could be a problem of misclassification and an illegal avoidance of covering employees under workers compensation laws.

You have some responsibility to make sure your subs are following workers compensation law. Talk to your insurance provider about specific provisions regarding such potential risk at your worksites.

Remodeling Your Home

If you plan to remodel your home, make sure that the house, the contractor and the subcontractors have adequate insurance coverage.

Don't make the mistake of waiting until an addition or extra room is completed to increase the insurance coverage on the structure of your home. If the new addition is destroyed or damaged before insurance coverage has been increased, you may be responsible for the cost of repairing or rebuilding the addition.

Contact your insurance agent or representative before—or shortly after—construction begins in order to increase the insurance coverage on your house to an amount that reflects the higher value of the rebuilt structure.

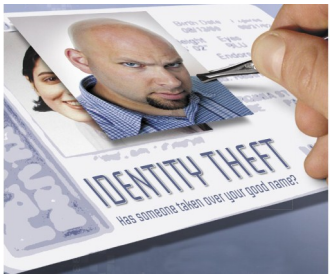
When hiring a general contractor, find out if the contractor has workers compensation and ask to see a copy of the policy. Workers compensation pays for medical and rehabilitation expenses and covers lost wages if the workers sustain injuries on the job. Injured workers may sue you if the contractor does not have proper insurance. Ask them to have their agent mail proof directly to you.

In most home improvement projects, the contractor subcontracts the builders, electricians and plumbers. The workers hired may not be full-time employees of the contractor and therefore not covered under the contractor's workers compensation policy. While some independent builders, electricians and plumbers may carry their own workers compensation coverage, others may not.

You should verify the insurance coverage of the contractor and the subcontractors. If the coverage is insufficient, you may need to fill in the gaps by extending the limits of the liability portion of your homeowners policy.

If you purchase additional items, such as furniture, exercise equipment or electronics, you may need to increase the amount of insurance you have on your personal possessions. Keep receipts and add them to your home inventory.

Prevent Personal ID Theft



Many insurance companies now offer coverage to address growing concerns about identity theft. While such coverage is beneficial, preventing this growing crime from happening will greatly reduce the headaches certain to occur after the fact. Consider the following tips for personal prevention:

• Install and update firewall and anti-virus software on your computer.

• Use password protections. Most websites containing personal information first require a login and password. The password you choose is an important step in preventing unwanted access. Choose a password that includes both letters and numbers. Steer clear of the obvious (names, birthdates and the word "password" are too common), and change passwords at least every 90 days. If possible, don't write passwords down.

• Don't respond to e-mails requesting your account information. If you receive an unusual e-mail from a provider requesting this information, contact the provider or go to their website, but do not respond to or click on the link in the e-mail.

• Get a shredder. Shred old mail, financial statements and bills.

• Monitor your credit. Review your credit report at least annually. Look for changes or suspicious activity and report discrepancies to providers and credit agencies immediately.

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Pickup Bed Incidents

Today, pickups are used by people in all walks of life for hauling many types of property. Unfortunately, not all property loaded into the bed of a pickup stays there for the duration.

Drivers of pickups should understand who is responsible in the event that what's being hauled is damaged, or damages something else, as a result of its failure to stay secured.

Ownership of the property is essential in determining who is responsible for damage to that property while in transit. For example, if Tom is moving Jay's big-screen TV in the back of Tom's pickup, any damage to the TV will probably fall under Jay's homeowners insurance.

Ownership of the transporting vehicle will probably establish responsibility for other damages. Let's say Tom is hauling Jay's big-screen down the street and the TV falls out of the truck in traffic causing an accident that damages property other than the TV, or injures someone. Tom's auto liability insurance will probably have to pay.

Who is responsible for damages to people who are injured when riding in the back of the truck? If Jay is riding in Tom's truck bed, Jay may ultimately be covered under both his and Tom's insurance.



Glance at your homeowners policy before heading out. If it covers actual cash value instead of replacement value, your risk may be higher than you think, especially if you are transporting furniture or other items that depreciate in value.

Additionally, if you are hauling lumber or something else that can fly away and strike multiple vehicles, you might be setting yourself up for several costly claims that could surpass your auto liability limits.

There is one simple measure all involved can take: Properly secure all items loaded into a truck bed. Why take chances on injuries or loss of property when a $15 pack of ratchet straps can be kept in the truck for all hauling needs?

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