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Your top information source for useful insurance and loss prevention topics

Stop Car Thieves in Their Tracks!

Many vehicles are stolen at self-serve gas stations while their owners are inside paying. Car thieves often look for vehicles that have been left to warm up unattended in private driveways and public lots. A huge number of car thefts occur at shopping malls and airport parking lots.



An ounce of prevention...

- Install an antitheft system that meets Canadian standards and is approved by the IBC. You should be aware that installing a remote starter after purchasing the car can often affect the efficacy of these systems. Check with your supplier before using such a system. Remember: Never reveal your alarm system code or the way your ignition locking device works to a stranger!
- Install a locking device (antitheft bar). Depending on the model, these devices either block the steering wheel, the accelerator pedal, or the clutch. And since they are visible, they may discourage potential car thieves.
- You should also consider additional protection measures such as a car parts etching.
- Some vehicles are equipped with devices to prevent access to the trunk or glove compartment. These security measures are very useful if you have to leave your car in a parking lot, with a valet, or at a garage. Consult your owner's manual for more information.
- Thieves are attracted by visible and easily resalable items in your car such as cameras, computers, etc. Avoid leaving valuables in your car. When this is not possible, hide them before leaving home, not when you park your car — thieves may be watching from a distance...
- Never attach a tag with your name or address to your key ring.
- Never hide a spare key inside or outside the vehicle in a magnetic box — every thief knows this trick!
- Never leave your registration or insurance certificate or your driver's license in the car. If the thief is stopped by the police before the theft has been reported, he may claim that you lent him your vehicle. As a result, he won't be arrested, and will take off with your car!
- To reduce the risk of car theft, turn your wheels toward the curb and engage the handbrake. This will make towing more difficult.
- Opt for safe and well-lit parking spots.
- Leave only the ignition key with a parking lot attendant and keep your other keys on you.
- Close the windows and sunroof, and lock the doors and trunk, even if you only plan to leave your vehicle unattended for a few minutes, and even if you're parked in your own driveway.

The key to prevention? Technology!

Most commonly stolen vehicles are not equipped with an antitheft system that meets the Canadian standard and is approved by IBC. Antitheft systems prevent vehicles from starting if a key other than the original equipped with an electronic chip is used. Most insurance companies offer reduced premiums to consumers whose vehicles are equipped with an approved, factory-installed or aftermarket antitheft system, or extensive engraving.

Source: SAAQ

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A New Twist on Light Bulbs

A rumour is now circulating that compact fluorescent light bulbs (CFLs) - the kind that Hydro-Quebec and the government are urging you to use instead of traditional incandescent bulbs - are too dangerous to use. **This is not true.** Switching to CFLs is a change everybody should make; these spiral bulbs save money by reducing electrical consumption, and thus reduce greenhouse gas emissions as well as the amount of mercury that coal-fired electrical plants release into the air and oceans.

However, CFLs do contain a tiny amount of mercury sealed in the tubing (about 1% the amount in a typical glass thermometer – and many households still harbour one or two of these). So, if you break a CFL you should be careful not to expose yourself or members of your household to the mercury. Follow these steps if a CFL bulb breaks:

- Before cleaning up, open a window and ventilate the room for 15 minutes, since the mercury can vaporize and be inhaled. Don't touch the mess with bare hands.
- Keep children, pregnant women and pets away.
- Scoop up fragments and powder with stiff cardboard and use disposable gloves as you wipe the area with damp paper towels. Don't use a vacuum cleaner or broom.
- If the bulb breaks on a carpet, use sticky tape to pick up fragments and powder.
- Dispose of gloves, tape, cardboard, and fragments in a double-sealed plastic bag and place it in your outdoor trash for the next pickup. Then wash your hands. (If you must vacuum, throw away the vacuum bag wrapped in plastic.)
- Some provinces may require you to take the bag to a recycling depot; check with your local trash-collecting agency. Bulbs should not be incinerated.
- If a bulb burns out (they usually last for years), dispose of it in a plastic bag, and follow local regulations about recycling.
- The benefits of CFL bulbs for you and the environment outweigh any small risks. Like all bulbs, CFLs should be handled with care.

Source: UC Berkeley Wellness Letter, May 2008



Humidity in the Home

There are a number of factors that can lead to unhealthy air in your home or workplace, including lack of ventilation, too much humidity, and water infiltration or leakage, among others.

Poor indoor air quality can cause a number of health problems such as breathing difficulties and allergies.

Background

Since Canadians spend about 90% of their time indoors, the quality of indoor air is very important. Humid or damp conditions in your home can encourage the growth of mould and the proliferation of dust mites. In addition, unless you use a vacuum cleaner with high efficiency filters, mould spores, bacteria, and other microbial contaminants can build up on floors, carpets, and upholstery.

Moulds are fungi that grow in damp environments. Their spores contain allergens and irritants. Mould can develop anywhere there is moisture, such as on walls where there is water condensation, or in buildings that experience leakages or flooding. Mouldy smells from carpets, wood, and gypsum board are a sign that they contain fungi. Stale water in humidifiers and air conditioners can also lead to the growth of bacteria and fungi. Air filters also collect dust and contaminants and should be cleaned and replaced as the manufacturer advises.

A major cause of poor indoor air quality is a lack of fresh air - that is, not enough exchange of air between the outside and inside, which can lead to excessive humidity. Mechanical ventilation such as a fan or dehumidifier may be needed in parts of the home that are particularly damp.

The Health Risks of Poor Air Quality

Health Canada considers mould growth in residential buildings to be a potential health hazard.

People living in buildings where mould grows are more likely to suffer from health problems, especially symptoms such as coughing, wheezing, and headaches. Asthmatics are especially at risk as mould may trigger asthma attacks.

Minimizing Your Risk

Improving indoor air quality is fairly simple. Here are several steps you can take:

- Control the humidity and let more air into your home by ensuring sufficient ventilation. This will prevent moisture from building up on walls and windows. Where there is a lot of water vapour, mechanical ventilation such as a fan may be needed to get rid of it.
- Measure humidity by using a hygrometer (an inexpensive tool available at most hardware stores), to see if you need a de-humidifier. You are advised to keep the relative humidity in your home below 50% in summer and 30% in winter.
- Repair leaky roofs, walls, and basements.
- Clean mouldy surfaces with a detergent.
- Keep your home clean and dust-free.
- Regularly clean and disinfect humidifiers, de-humidifiers, and air conditioners.

If there is dampness or a mould problem in your home, contact the Canada Mortgage and Housing Corporation (CMHC) for advice or contact your regional health department. Talk to your doctor if you think anyone in your family suffers from health problems caused by poor indoor air quality.

Source: Health Canada

Booster Seats

Booster seats are meant to do one thing — elevate children so that safety belts designed for adults are in the right position to restrain kids during a crash. Thirteen of the 41 belt-positioning booster seats the Insurance Institute for Highway Safety evaluated with the University of Michigan Transportation Research Institute did such a poor job of improving the fit of lap and shoulder belts for children that the Institute doesn't recommend them at all. Ten models are best bets and 5 are good bets.

"We evaluated the safety belt fit boosters provide, not crash protection," says Institute president Adrian Lund. "This is because unlike child restraints, boosters don't restrain children in crashes. They simply position children so lap and shoulder belts are in the right place to restrain them." Good boosters route belts across a child's bony parts, not soft parts like the abdomen, which is more vulnerable to injury.

Two types of boosters, backless and highback, under conditions representing a range of 2001-06 model vehicles were tested. Some highbacks convert to backless, and some boosters, called combination seats, can be used as child restraints. Highback and backless modes were evaluated separately because each mode affects how belts fit. More importance was assigned to lap belt fit. All of the best-bet boosters locate this belt on children's upper thighs. The main problem for the boosters that aren't recommended is they leave the lap belt partially or fully on the abdomen. Fit is important because a correctly positioned lap belt loads pelvic bones during a crash, not the abdomen. A good booster also positions the shoulder belt at midshoulder, keeping the webbing away from the neck so it won't chafe and reducing the likelihood that kids will endanger themselves by putting the belt behind their back or under an arm.

Not-recommended boosters: Boosters the Institute doesn't recommend are the highback Compass B505, Compass B510, Cosco/Dorel Traveler, and Evenflo Big Kid Confidence; backless Safety Angel Ride Ryte; combination Cosco/Dorel Alpha Omega, Cosco/Dorel (Eddie Bauer) Summit, Cosco Highback Booster, Dorel/Safety 1st (Eddie Bauer) Prospect, Evenflo Chase Comfort Touch, Evenflo Generations, Graco CarGo Zephyr, and Safety 1st/Dorel Intera.

Best bets and good bets: Best bets include 3 backless seats: Combi Kobuk, Fisher-Price Safe Voyage, and Graco TurboBooster. These may require plastic clips to correctly position shoulder belts. Six highbacks are best bets: Britax Monarch, Britax Parkway, Fisher-Price Safe Voyage, LaRoche Bros. Teddy Bear, Recaro Young Style, and Volvo booster cushion. Another best bet is the combination seat Safeguard Go when it's used as a backless booster. At least 5 of the best-bet boosters have been discontinued but still are sold.

The 5 good bets provide acceptable belt fit in almost as many vehicle belt configurations. They are highbacks Combi Kobuk, Graco Turbo Booster, and Safety Angel Ride Ryte, and combinations Recaro Young Sport and Safety 1st/Dorel Apex 65, when used as highbacks.

Source: Insurance Institute for Highway Safety



Winter Tires

If you think snow tires are better than all-season tires, you're absolutely right! But they have to be in good condition.

How can you expect them to bite into the snow if their teeth are missing?

This Winter, Bite into the Snow!

A tire's teeth are formed by the grooves in the tread. The deeper they are, the more traction you get. In fact, winter tires are specially designed to keep snow from collecting in the grooves. The depth of the grooves, which should be at least 4.8 mm, makes it possible to:

- **accelerate safely.**
- **grip snow firmly:** the grooves in winter tires are about 30% deeper, and grip more firmly, than those in all-season tires.
- **discharge snow and slush quickly:** the design of the tire's surface ejects snow more effectively.
- **reduce braking distances:** the rubber used to make winter tires is softer, and therefore more flexible and effective in cold temperatures.

The rubber in four-season tires tends to harden when temperatures reach -8 to -10 °C. From -15 °C., it loses elasticity and traction. Winter tires only begin to lose elasticity when temperatures reach -40°C. A big difference!

To measure the depth of a tire groove, take quarter and place it in the groove with the caribou's head downward. If the rubber does not come up to the animal's muzzle, traction in snow will be inadequate. Check various grooves in different places to detect any uneven wear.

Keep an Eye on the Pressure

Tire pressure varies by approximately 1 psi (pound per square inch) for each 6°C increase or decrease in air temperature. The colder it gets, the more the pressure drops. Check or have the pressure of all four tires checked every month. A drop in pressure of as little as 10% can make driving more hazardous.

Say you keep your car in a garage that is heated to 18°C and your tires are inflated to 32 psi. At 12°C your tire pressure will be only 31 psi; at 6°C the pressure will drop to 30 psi.

Keep in mind that the best tire can lose up to 1 psi per month. You should always make sure that your tires are inflated to a level that will provide good road handling and maximum traction. The simplest solution is to keep them always at 2 psi above the recommended level.

Tires that are inflated to the right pressure :

- reduce fuel consumption
- improve road handling
- last longer

Don't Be Overconfident

Winter tires that are in good condition are no guarantee that you won't have an accident. Adjust your driving to weather and road conditions :

- Slow down!
- Leave more distance between you and the vehicle in front of you.

Source: SAAQ



Warm, cozy... and safe

As the weather gets cooler and the days get shorter, we typically spend more time indoors. But remember - when relaxing at home, never relax your safety standards.

Woodstove and fireplace safety

Curling up by a crackling fire or gathering around the warmth of a stove can keep the chills at bay, but unless you make sure your fuel-burning appliances are clean and safe, they can turn quite deadly. Before turning up the heat:

- inspect and clean your chimney;
- check stovepipes and connections for a tight secure fit;
- check for creosote build-up that can catch fire;
- check walls for excessive heat;
- protect walls and floors from heat and sparks;
- watch for warning signs like corrosion or rust; and
- when in doubt, call an expert.

The safest and most practical way to handle the annual maintenance of your chimney, woodstove and fireplace is to contact a certified chimney sweep. It is a relatively small investment for peace of mind.



Furnace Inspections

Before firing up that propane, oil or natural gas furnace, get it professionally inspected. Having a certified heating contractor inspect your fuel-burning appliances is the first line of defence against deadly carbon monoxide.

Source: *Living Safety*

Your Broker: by Your Side in Case of a Claim



Insurance brokers are not mere salespeople; they are advisors and professionals. Their work isn't limited to providing various insurance solutions to meet your needs; they are also there in case of a claim.

If you have an accident, are victim of a burglary or another loss, you can count on your broker: they will guide you through the claims process. Also, they will represent your rights and needs to the insurance company and other parties. They will also help you understand your insurance contract.

This work starts even before you buy your policy. Brokers start with the idea that claims should preferably be "settled" before they occur: that is, all the necessary coverage should be there, with adequate limits, to help you quickly get back on your feet without any hassle. This point of view is also encouraged by insurers. For example, your broker can advise you on the right insurance value for your home, to avoid a policy that does not sufficiently cover the clean-up and rebuilding costs in case of a total loss. They can guide you toward the professionals and resources needed for you to have overall peace of mind.

Source: *The Missisquoi Insurance Company*

Compliments of

Assurances **ABZ** Insurance

Cabinet en assurance de dommages et services financiers
Damage Insurance and Financial Services Firm

Philip Abbey

Barry Barth

Larry Zoltak

4098, rue Ste-Catherine Ouest, Suite 200, Westmount, Québec H3Z 1P2

Tél.: (514) 932-1401 • Fax: (514) 932-1451

www.abz.ca

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