



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor

229 Sunset Blvd, Sherman, Texas 75092 903-892-8068

Do You Need ID Theft Insurance?

Alarming new statistics show that one in every 20 Americans has now been a victim of identity theft and the crime is climbing by about 13 percent a year. Identity theft involves somebody pretending to be you. It leads to a wide range of crimes, from people using your credit card information to make purchases to those who use your name to get loans, get healthcare and even get a job.

Crooks get their information from a variety of sources including stolen cards and records or by piecing together information that's publicly available on the Internet. Personal details, like credit card and Social Security numbers are traded in the crime underworld for about a dollar each.

Often, victims don't find out about the crime until they get a huge credit card bill or a finance company chases them for an unpaid debt.

There are lots of things you can do to reduce the risk of becoming a victim. You'll find plenty of guidance on a special website set up by the Federal Trade Commission (FTC) at <http://tinyurl.com/ftc-id-theft-guide>. But even the most stringent precautions can't totally protect you. So, can and should you insure against the risk? It depends.

First, it's important to know that with credit card fraud - the most common type of ID theft - the limit of your liability is usually \$50. The card companies have to eat the rest. Banks also have to carry the burden of debit card and check fraud. Likewise, if someone steals your ID to claim a tax refund, the IRS will normally still honor your entitlement.

Other instances may result in a substantial loss for which you may need insurance - loss of earnings for example. You may find you already have some protection in your homeowner's insurance policy, so check that first. Additional, separate coverage may be available but as with most types of insurance, this will have a deductible and a limit on the maximum payout. Some policies will provide a counselor to provide advice on clearing your name and unraveling the mess that often follows in the wake of identity theft, which could be a real plus.

Ultimately, the most important thing you can do to protect yourself is to avoid giving away personal information and to regularly scrutinize bank and credit card statements. The sooner you take action, the less impact the crime will have.

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Keeping Your Garage Safe and Secure

We don't give much thought to the safety aspects of our garages and doors but they're absolutely critical to our home security and well-being. Because most garage doors are solid - that is, you can't see through them from the outside - no one can see what's going on inside, including theft from your car. And because many garages lead directly into the house, the connecting door is a favorite spot for burglars for breaking and entering.

To make it less vulnerable, if you can lock the garage door, do so, whether you're at home or away. The same goes for any secondary entrance and connecting doors into your house. If you're going away for any length of time, unplug the opener motor. Don't hide keys in the garage; leave a spare with a neighbor instead. And lock your car when it's parked in the garage, removing the remote opener.

Garage safety is an equally important consideration. Here are three key rules:

- Use proper storage to keep sharp items and chemicals safely out of reach.
- Mop up any oil stains, spills or other slippery hazards.
- Keep the garage door properly maintained, with the remote control and wall switch out of children's reach.

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Are you *Client of the Month*? See Page 3

Travel Safety: What Are The Risks?

TRAVEL
SPECIAL



As we approach vacation time, most of us can't help thinking about the risks of traveling - from getting a puncture to ending up on a dangerously listing cruise liner. Happily, the chances of a mishap are minimal, but that doesn't mean we shouldn't give the subject some attention and know where the safest bets and the dangers lie. Here's a quick rundown of some of the key travel concerns and where to get more information.

Take to the Air

There are two aspects here - the safety record of airlines and their dependability for getting you to your destination (or your connection) on time. In general, all the American and West European airlines have the best safety records and the fact is that, happily, there are insufficient incidents elsewhere to enable global comparisons. Regarding punctuality, the US Bureau of Transportation Statistics (www.bts.gov) monitors US airline performance, while the privately owned flightstats.com produces a regular, worldwide review of performance and even has its own annual awards (won last year by Japan's All Nippon Airways).

All at Sea

Despite the recent disaster involving the Costa Concordia, cruise line incidents are extremely rare. The same can't be said of some of the overloaded ferries you see scuttling around many overseas ports and bays, especially in Third World countries. If you're planning to use ferries while abroad, do some research online before you leave and, if you can, avoid using an overcrowded boat. If you have to use one, position yourself near to flotation equipment. But on any seagoing vessel, make sure you know the safety rules - don't ignore the routine safety drill. Protecting your health is another key issue. The US Centers for Disease Control (CDC) advises you wash your hands frequently, use caution when eating or drinking at ports of call, use sun protection and avoid contact with people on board who are sick. The CDC also monitors cruise ship sanitation. Check out: <http://www.cdc.gov/nceh/vsp/>

Dangerous Destinations

There are some places where it would simply be plain crazy to take a vacation and most of us know most of them. But there are locations where, for example, the risk of theft or violence is high or where, bluntly, Americans are unpopular. Always research potential overseas locations and, if in doubt, discuss them with a travel agent. The US Bureau of Consular Affairs lists more than 30 places where long-term travel warnings are in effect. See: <http://tinyurl.com/bca-warnings>

What To Do If You Lose Your Meds

If your health depends on medications, remembering to take them with you when you travel should be at the top of your vacation "to do" list. But while you can congratulate yourself for remembering this, what happens if you lose one or more of your meds while you're away? If you're in the US, the best course of action is simply to identify a local pharmacy then phone your doctor and ask him/her to electronically transmit a prescription to them. When travelling abroad, take a copy of any prescriptions, pharmacy receipts or even medication labels with you, plus a note of your doctor's phone number. Keep them in your passport. If you lose your meds, visit a local doctor or hospital with these and explain your situation. Follow the same advice even if you don't have those copies. If this fails, contact the nearest US embassy or consulate. If you have travel insurance, call the number on your policy and seek assistance.

Protection For Pregnancy

Insuring your travel plans and vacation is plain common sense.

Travel is expensive and the risks of disruption, accident, injury or crime are higher when you're away from home. The type of insurance depends on your needs and circumstances, and you may already have some degree of coverage through credit cards, homeowners or other policies.

But there's one area that demands extra-special consideration:

Protection if you or anyone in your party is pregnant. A general travel insurance policy usually does not provide coverage for incidents related to pregnancy but you can get special maternity protection up to about the 26th to 28th week of pregnancy. Naturally, premiums tend to be higher the more advanced the pregnancy.

But maternity insurance is obviously extremely important because you want to be sure you have access to the best possible treatment and facilities if an emergency does happen. However, it's important to note that actually going into labor may be excluded from maternity insurance, so it obviously makes sense, first, to check with your doctor before traveling and, second, to stay at home if you feel there's the slightest risk of early onset.

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

Rosalyn Flemmings
Jay Hayden
Dawn Mickelson



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us.

Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

Jessica Boaen
as our Client of the Month!

Thanks for your continued business!

WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a Starbucks gift card. Test your knowledge! Answer the question below and you could be this month's winner. The winner will be drawn from all correct entries. Write down your name and answer, and then fax -- 903-8702327 -- or mail -- 229 Sunset Blvd, Sherman, TX 75092 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Most people know who the Queen of England is, but can you name the monarch of Belgium, the Netherlands or Spain?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Deaun Overstreet for correctly answering last month's trivia question! For the correct answer, Deaun has won a free Starbucks gift card!

Last month's question was:

Two similar-sounding words mean to spread thickly and to drool, respectively. What are they?

Answer: "Slather" and "slaver" (pronounced "slavver").

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**? Referrals are the lifeblood of any business, and there's no better source than you, our clients. Just mention Hejny Insurance Agency to a friend, relative, or colleague and have them give us a call at 903-892-8068. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

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IT'S A FACT: 95% of US homes have a fire alarm but the majority of fire deaths occur in the remaining 5% that don't have one.

Apps To Help You Enjoy The Great Outdoors In Safety

With warmer days and longer evenings, it's only natural that we're tempted into the outdoors, whether that means firing up the BBQ, taking a dip or indulging in something more vigorous like hiking or canoeing. Having fun is no excuse for behaving recklessly or thoughtlessly though – and applying a few simple safety rules can make sure these pastimes turn out as you intended. Fortunately, there are lots of apps out there to help you do just that. Here's our selection for this month:

Yodel is an aptly named app for outdoor enthusiasts on the move. With safety in mind, it enables users to provide others with details of a planned hike or bike ride. It gives coordinates and timings, provides updates on progress and even includes an SOS function that can automatically send out location details. Only for Apple (iOS) devices right now, it costs just \$0.99 and there are no subscription fees.

If you're a BlackBerry user, you're out of luck with Yodel but you can still find your way home with **Trimble Outdoors**, which turns your device into a GPS navigation system. It allows you to share details of your treks with contacts and to download hundreds of maps. Pricey for an app, though, at \$9.99.

At \$4.99, **Weber's On The Grill** is just what you need to make the most of your outdoor grill in safety.

From the company whose name is synonymous with barbecues, this app not only has 280 recipes but also has tips, including videos, on grilling safety. Available for iOS and Android devices.

Now here's a novel idea – an app that claims to chase away mosquitoes. Called **AntiMosquito**, it produces a selection of sounds (some of which are outside human hearing range) that are supposed to scare off those pesky pests. \$0.99 and available for most mobile devices.

Finally, for youngsters, we suggest a look at a free app called **Elementary Safety** which uses animal characters and a comic book format to explain safety in a fun and entertaining way. It covers areas like outdoors and water safety and includes a variety of colorful puzzles. The app is for iOS devices but there's also a great website at elementarysafety.com

All life is an experiment. The more experiments you make the better.

Ralph Waldo Emerson

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