



Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

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Adding Up Your Auto Insurance

Everyone knows that when it comes to auto insurance, we don't all pay the same rates for the protection we get, but have you ever wondered what makes the difference and whether you can do anything to improve your risk-worthiness? Well, some things you can't or (usually!) don't want to change – like your gender or marital status. So, for instance, women are generally regarded as lower risk drivers, as are people who are married. This isn't just a whim on the part of the insurers – it's a statistical fact. And obviously your age is a factor – the younger the riskier – and so is the place where you live; crime and accidents rates are higher in city and urban areas and so are auto insurance rates. Likewise, your type of job and the amount of business-related miles you cover each year could influence your premium. But here are some of the things that you do have power to influence that might affect the cost of your insurance.

- A safe and incident-free driving record is the most obvious factor. DUI and other driving convictions, speeding and a record of prior claims count against you.
- Your choice of auto. Sounds obvious doesn't it? But, as the sidebar on the right shows, there's a huge difference in rates not just because of the value of the car but also the chances of it being targeted for theft or involved in an accident.
- Financial issues. If you have a poor credit rating or a history of not making your insurance payments on time, that could push up your premium.
- Lapsed coverage. Most insurers take account of how long you've been driving while insured. If you drop out of sight, that can affect your rate.
- Your annual mileage – not just for business but overall. That's because the more miles you cover, the more likely you are to be involved in an accident.
- Your willingness to pay the first part of any costs arising from a claim – the deductible, as it's called. The higher the deductible, the lower the rate.

Naturally, insurance companies themselves each have different policies and different ways of calculating your risk-worthiness. But there's no doubt that driving safely will not only protect you and your family – but also your wallet!

IN THIS ISSUE: • **Adding Up Your Auto Insurance** • **Paying For The Need For Speed** • **100 Ways To Keep Your Baby Safe** • **Five Rules To Prevent Playset Injuries** • **Quarter Of Homes Need Fire Update** • **Government Safety Apps**

Paying For The Need For Speed

You might think a Rolls Royce would be the most expensive car to insure – but you'd be wrong. They don't even make the Top 10. It's the speedsters that cost the most in absolute terms – like Audi Quattros, Porsches, Mercedes and BMW sports models. On the other hand, cars that cost the most proportionately to insure in relation to their actual value tend to be sports models of popular brands and foreign-made cars that are expensive to repair.

Two independent, non-profit organizations, the Insurance Institute for Highway Safety and the Highway Data Loss Institute, publish some very enlightening lists of which cars actually cost insurers the most and least in claims – and are therefore likely to be reflected in the rates you can expect to pay. The lists are broken down by type of vehicle and use color codes to show vehicle insurance losses on a five-point scale. Start here: <http://tinyurl.com/car-stats>. Then click on 'latest results' to drill down through the figures.

Wondering what the cheapest autos are to insure? According to a recent article on CBS MoneyWatch, minivans hog the list, with a mixture of Toyotas and Dodge vans, plus Ford and Jeep small SUVs.



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

100 Ways to Keep Your Baby Safe

You could say that every month should be Baby Safety Month, but September is actually the one that carries the title, when manufacturers turn the spotlight on the dangers of misusing baby equipment.

Infants are totally reliant on our care and you don't need to be a negligent parent to put their wellbeing at risk just by overlooking simple safety precautions or using the wrong equipment.

The Juvenile Products Manufacturers Association (JPMA), which organizes Baby Safety Month every September lists more than 100 things you can do to avoid those dangers. We don't have room for them all but here's a sampling of their advice:

In the Bedroom:

- Use a sturdy cradle with a wide base, which can be stopped from swinging when the child is asleep. Trim ribbons and bows short.
- Cribs with folding legs should have locks to keep them in place, slats should be no more than 2-3/8 inches apart and the mattress should fit with less than an inch between it and the crib side.

In the Bathroom:

- Use bath seats for children who can sit up unassisted; position it so baby can't reach the faucet. Discontinue using it if it tips up while being used or when the baby can pull itself to a standing position.
- Never leave the baby unattended – not even in the care and oversight of older children. If you have to leave the bathroom, take the baby with you.

In the Car:

- Infants should ride rear-facing, in a car seat appropriate for their age, secured on the back seat in accordance with manufacturers' instructions.
- Don't use a car seat or booster that is more than six years old and don't buy a used one.

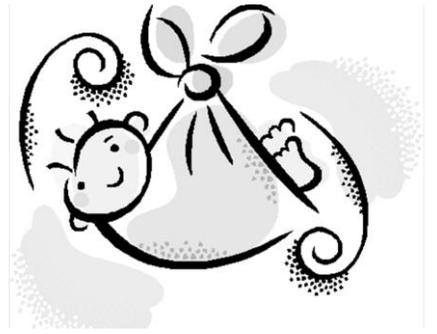
In the Living Room:

- Play yard holes should be 1/4 inch or smaller and slats less than 2-3/8 inches apart. Play yards should be fully erected before use.
- Don't hang strings, or suspended items over the play yard and don't place it near to drapes or blinds.

In the Kitchen

- High chairs should have both waist and crotch straps. Always use them. Don't rely on the feeding tray to keep them in.
- Check there are no dangerous or poisonous items within reach.

Read the full baby safety list at: <http://tinyurl.com/jpma-baby>



Quarter of Homes Need Fire Update

More than a quarter of homes 10-years or older may require updated fire safety equipment says a new survey. Old smoke alarms may no longer be up to the task. Or homes may simply have insufficient alarms for their size and shape.

The National Fire Protection Association says the average American home should have at least five smoke alarms and that they should be replaced every 10 years. After that, they have almost a one-in-three chance of failure. But according to the study, carried out for a well-known home fire safety equipment maker, we just don't pay enough attention to our fire safety needs and would far more likely prioritize replacing defective home electronic equipment than safety devices. Twenty percent of survey respondents admitted they had never replaced a smoke alarm in their home. When asked which appliance they would replace if they knew it wasn't functioning, less than five percent said they would replace their smoke alarm. Is it time to test and replace yours? If so, consider a device with a long-life sealed lithium battery. Newer devices may also combine smoke and carbon monoxide detection, offering double protection in a single unit.

Five Rules To Prevent Playset Injuries

Is there anything more exciting for a youngster than a big playset that invites all sort of adventurous possibilities? Thoughts of personal safety usually don't enter their minds; thousands of kids are injured on climbing toys every year. Here are five rules to reduce the risk of injury: 1) Place them at least 6 feet from other objects like fences and walls. 2) Place them on a nine-inch base of rubber or wood mulch, or sand – kept weed free (but not using weedkiller). 3) Regularly check bolts, other fasteners and joints. 4) Wood-built items should be checked for splinters and fragmenting. 5) Don't hang a swinging rope from any of the equipment.

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!



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:

Travis Hand

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 gift card to Carino's Italian restaurant. Test your knowledge! Answer the question below and you could be this month's winner. The winner will be drawn from all correct answers received by September 20, 2012. Write down your name and answer, and then fax -- 903-870-2327 -- or mail -- 229 Sunset Blvd., Sherman, TX 75092 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

Question: *Father's Day has been and gone for Americans, but two countries celebrate it in September. Name one.*

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to John Marshall Holloway for correctly answering last month's trivia question! For the correct answer, John won a free gift card to Chili's!

Last month's question was:

Where does the name of this month – August – come from?

Answer: It was named for Augustus, the first emperor of the Roman Empire

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! Thank you in advance.



IT'S A FACT: Almost 450,000 people are injured annually in auto accidents caused where the driver is distracted.

Government Safety Guides Join The Apps Avalanche

As we reported on Page 2, September is Baby Safety Month. In previous issues of Circle of Safety we've also reported on some great smartphone and mobile device apps that can help reduce dangers both in the home and while you're out and about. But did you know that the Government also produces a handful of safety apps that are valuable for parents or any safety-conscious person. These include:

Child Safety Seat Inspection Stations Locator:

This is a mobile web app (that is, you can access it using any mobile device by just using your web browser) at <http://childsafetyseats.appspot.com/>.

You simply key in your zip code and it will identify the nearest location where certified technicians will not only inspect your child safety seat but also show you how to correctly install and use it.

Safety Recalls: Currently, this free app is only available for Android devices, where the vast majority of its ratings are 4- or 5-star. It lists product recalls notified by various Government agencies including the Consumer Product Safety Commission and the Food and Drug Administration. If you don't have an Android device, you can still access and view the official website at www.recalls.gov from any smartphone or tablet.

SaferBus: This is a great little app for reviewing the safety performance of commercial motor carriers and bus companies courtesy of the Federal Motor Carrier Safety Administration. It has a searchable database – you key in the company name and it returns details of that company's safety record. Currently only available for iOS (Apple) mobile devices.

Wiser: Available on most mobile platforms including iOS, Android, BlackBerry and Windows Phone, this app was created for first responders to incidents involving hazardous materials – but it's available to any user and provides critical information about toxic substances and appropriate responses. You'll find links to all of these apps, as well as other useful resources on a new official website: <http://www.data.gov/communities/safety>.

Quote: It is not because things are difficult that we do not dare; it is because we do not dare that things are difficult. Roman philosopher Lucius Seneca