



Hejny Insurance Agency's

**Circle of Safety**™

Your Consumer Awareness Advisor

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# Protect Against New Age Risks

Most people rest easy knowing they're protected by homeowners' and auto insurance. And it's true – they mostly are, if their coverage was arranged by a professional who understands their needs. But beyond the protection of a traditional homeowners' or auto policy, increasing numbers of consumers are adding to this security with umbrella insurance. It's a matter of personal choice that we're always happy to advise our clients about but it might be helpful to understand how umbrella coverage can add protection for you and your family.

In a nutshell, umbrella insurance is a form of liability insurance that performs two key jobs:

- It provides additional financial protection over and above the coverage in a homeowners' or auto policy. In other words, it kicks in if any liability costs you face exceed the limits of your main policy.
- It offers protection against some risks that may not be covered by regular homeowners' insurance – things like libel and invasion of privacy.

Back in the old days, these two risks may not have seemed all that significant but things have changed in the 21<sup>st</sup> century. For a start, lawsuit awards or settlements and associated costs continue to rise. Just as important, the age of the Internet has thrown the issues of libel, slander and invasion of privacy into the spotlight.

For example, not many people realize that the comments they might insert at the end of a blog or something else they're reading on the web are potentially actionable – if they turn out to be untrue or malicious. Yes, we enjoy freedom of speech in this country but that doesn't mean freedom to unjustly slur someone's reputation. But it's easy to do without realizing. This isn't just a theoretical thing, either. Recently we've seen cases where Internet site operators, including a big retailer, were forced to identify individuals who had contributed product reviews anonymously so that lawyers could consider lawsuits against them.

These trends – high settlements and libel lawsuits, and legal costs that can run into the hundreds of thousands – are likely only to increase in the coming years. Umbrella insurance actually provides high-level extra protection against these at fairly low cost, provided you already have standard protection. If you'd like to know more, please contact us.

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## Why You May Not Need Those Tests

It's important to monitor your health regularly, with the help and support of a medical professional, but can you always be sure that some of the tests or scans that are being offered – including those that come via mailbox solicitations – are necessary? Indeed, could they even cause you harm?

These questions underlie a campaign called "Choosing Wisely" prompted by concerns expressed by the American Board of Internal Medicine Foundation. Supported by a number of leading consumer organizations, such as AARP and Consumer Reports, the campaign aims to get both patients and healthcare providers to question the need for certain tests and treatment, from antibiotics to vitamin tests.

In a recent report, AARP quoted Consumer Reports medical director John Santa warning that many screening tests often show false-positive results that lead to unnecessary prescriptions and even surgery. For example, someone at low risk for heart disease would be 10 times more likely to get a false result. PSA blood tests for prostate cancer often identify slow-growing tumors that would be non-fatal if left.

To learn more about this ongoing campaign, visit: [www.choosingwisely.org](http://www.choosingwisely.org)

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Consumer Education

Are you Client of the Month? See Page 3

# Dangers Lurk In Internet of Things

It's guaranteed that over the next few years, you'll be hearing more and more about something called "The Internet of Things". It may sound like an invasion from outer space but it's really an invasion of technology into our homes and our lives. And just like any invader, if you don't handle it properly it can spell trouble.

In very simple terms, the Internet of Things is a catch-all label for the way appliances and many other pieces of equipment inside and outside the home are able to communicate with each other, and the worldwide web, via home and public networks. It promises to add convenience and flexibility to many tasks but, precisely because devices are connected to the Internet, it's also open to abuse.

For instance:

- Some so-called "Smart" TVs have been shown to be capable of sending details of their owners' viewing habits to the manufacturer and anyone else prepared to pay for them.
- These TVs and other home entertainment devices, like DVRs could be hacked and, since they effectively contain miniature computers, used for malicious purposes.
- Hackers have also demonstrated the ability to gain access to numerous appliances including cars, traffic control systems and network-connected lighting systems.
- In an incident reported from the UK earlier this year, a hacker hijacked a baby monitor and used it for his own entertainment to terrify a child.
- There's even a suggestion they could access medical devices like heart pacemakers.
- Miniature mobile flying devices – "drones" – are capable of spying on our homes and connecting to insecure home Wi-Fi networks.
- Smartphones placed near to PC keyboards may be capable of reading keystrokes.
- Tiny electronic ID devices, known as RFID tags, can be secretly attached to people and things to track their movement.

This isn't the future. It's now.

Manufacturers are scrambling to make their systems and devices more secure. In the meanwhile, awareness is your first line of defense. Make sure you know which devices you own are capable of connecting to a network or of being accessed remotely; if they are, question if they need to be and find out from the manufacturers how you can secure them; and be vigilant against the risk of intrusions. The Internet of Things could be a tremendous force for good – provided it's kept in its place.

## Help For Teaching Kids On Web Safety

Parents are too reliant on teachers to make sure students know about Internet safety, according to research by security company AVG. And one reason may be that Mom and Dad simply don't know enough to teach their kids. But teachers themselves are not always best-placed to give the right information either – three quarters of US teachers say they've never had formal Internet security training. One solution, supported by the majority of teachers, is to make sure web safety becomes part of the curriculum in every school. In the meanwhile, parents can do a lot to get themselves up to scratch with the basics. Useful sites include the Government's own security education site, which has a section for kids at <http://tinyurl.com/onguard-kids>. AVG also has two free book downloads at <http://tinyurl.com/avg-books>



## 4 Key Rules For Buying Safer Cars For Your Teens

*Is one car safer than another when it comes to teen drivers?*

*Absolutely, says the Insurance Institute for Highway Safety (IIHS). With 83 percent of purchases being for used vehicles, the organization has just published its first-ever list of recommended autos for teens. The list covers autos costing from \$5,000 to \$20,000, with safety as a paramount consideration.*

*IIHS says buying decisions should be guided by four main principles:*

1. *Stay away from high horse-power that often encourages speeding.*
2. *Bigger, heavier vehicles offer better protection in a crash. There are no small cars on the list.*
3. *ESC – electronic stability control – is essential for safer driving on curves and slippery surfaces.*
4. *A safety rating of at least 4 out of 5 from the National Highway Traffic Safety Administration.*

*Buyers should also be prepared to spend a little more than planned.*

*"Unfortunately, it's very difficult to get a safe vehicle for a teenager at the prices most people are paying," says Anne McCartt, IIHS senior vice president for research. "Our advice to parents would be to remember the risks teens take and consider paying a little more."*

*See the list of recommended cars here: <http://tinyurl.com/IIHS-teens>*

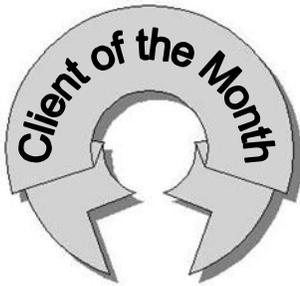
**Thank You For Referrals**

**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!

- Cheryl Head
- Aaron St Amour
- Javier Paulin
- Paul Bailey
- Cal Barker
- Katy Kelly
- Larry Tanner



**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:

Craig LeBlanc as our Client of the Month! Craig will receive a gift certificate to College Street Diner. 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 giftcard from our stockpile. Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax – 903-870-2327 – or mail – PO Box 577, Sherman, TX 75091 this page – or email your name and answer to circleofsafety@hejnyinsurance.com –. Good luck!

**Question:** Which American composer wrote the ballet suite Appalachian Spring, which premiered 70 years ago this month?

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

**Last Month's Winner:**

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

Last month's question was:

What are the two measures used in a blood pressure reading?

*Answer: Systolic (which measures pressure in the arteries when the heart beats) and diastolic (which measures the pressure between heartbeats). A "normal" healthy reading would be below 120 (systolic) and 80 (diastolic)*

## 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:** The total number of civilian and military deaths in the Great War, which broke out 100 years ago, was 16 million. Another 21 million were wounded.

## Bright Ideas: Tips And News Snippets For A Better, Safer Life



Halloween safety will be uppermost in all parents' minds this month – but not necessarily in the minds of their children! Make sure it remains an incident-free fun occasion by following safe trick-or-treating rules. And if you're having a party, or giving out treats, play it safe there too. Find info at: <http://tinyurl.com/cdc-halloween>



Staying on the subject of cars, did you know that 1 in 25 of us admits to falling asleep at the wheel? Males under 25 are most at risk, and early mornings or late at night are the most dangerous times. If you're sleepy, don't drive. If you're already driving, pull off the highway, or open windows and turn the radio volume up.



Did you know you have the right to access and review information about your health held by doctors, hospitals and other institutions? You're even entitled to know who else has seen your health records – and you have the right to keep it private. Learn more from the Department of Health here: <http://tinyurl.com/yr-rights>



Garages and parking lots are one of the most common locations for personal attacks. Reduce the risk of becoming a victim by parking in busier, well-lit areas, and save precious time by having your car keys in your hands as you approach the vehicle. As soon as you're in, hit the central locking button.



Organizations that advertise services to find you a job, "guaranteed" – and charge a fee for their service – are almost certainly scams, the Federal Trade Commission has warned. If you pay upfront for training, certification or supplies it's likely money down the drain, and you won't get that job, says the FTC.



The Food & Drugs Administration (FDA) has warned that some over-the-counter acne products, marketed under various names like Aveeno, Proactiv, Oxy and Neutragina can cause rare allergic reactions. Before using them, test a small patch of skin and wait three days to ensure no sensitivity. Then follow label instructions.

*Quote:* Taking no chances means wasting your dreams –

*Bestselling author Ellen Hopkins in her novel Crank*

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