



Personal Connect

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Flood and Peterson

Distracted Driving & the Importance of a Personal Umbrella Policy

Courtesy of Lynda Mitch, Flood and Peterson

Distractions while driving occur every day and seem to be all around us. These distractions can include text messages, phone calls, utilizing navigation, and a quick meal on the road, all of which interrupts a driver's attention on the road. More than 90% of car accidents are a result of human error. Have you ever stopped to think, "What would happen if a distracted driver caused a serious accident? Would their insurance be enough to cover all damages and injuries?" The answer to this question is more than likely "no."

Obtaining additional coverage for accidents caused by uninsured or underinsured motorist has become crucial due to the rise in distracted driving. Excess Uninsured/Underinsured Motorist (UM) coverage is available as part of a Personal Umbrella Policy. A Personal Umbrella policy provides protection from civil suits as a result of your actions. The Excess Underinsured Motorist coverage provides coverage for you and members of your household, if the other party is at fault and does not have enough liability coverage to pay for injuries and damages incurred. Uninsured/Underinsured Motorist coverage also provides coverage for you as a pedestrian or bicyclist. Pedestrian injuries and deaths have steadily been on the rise due to distracted driving.

Recent studies have shown that approximately 1 in 7 motorist is uninsured or carry the state auto required minimum policy limit. It is important to understand how the coverage will protect you and/or your family members if involved in an accident with such a motorist. We recommend that you speak to your insurance broker or agent about these options annually.

Our dedicated **Flood and Peterson Personal Insurance team** can help you learn more about this product. Please contact us today!

Lynda Mitch, CIC, AAI, CPRM
Personal Insurance Account Executive
(970)356-0123
LMitch@floodpeterson.com





Tips for Preventing Heat-Related Illness

Courtesy of Centers for Disease Control & Prevention

Stay Cool.

Wear Appropriate Clothing: Choose lightweight, light-colored, loose-fitting clothing.

Stay Cool Indoors: Stay in an air-conditioned place as much as possible. If your home does not have air conditioning, go to the shopping mall or public library—even a few hours spent in air conditioning can help your body stay cooler when you go back into the heat. Call your local health department to see if there are any heat-relief shelters in your area.

Keep in mind: Electric fans may provide comfort, but when the temperature is in the high 90s, they will not prevent heat-related illness. Taking a cool shower or bath or moving to an air-conditioned place is a much better way to cool off. Use your stove and oven less to maintain a cooler temperature in your home.

Schedule Outdoor Activities Carefully: Try to limit your outdoor activity to when it's coolest, like morning and evening hours. Rest often in shady areas so that your body has a chance to recover.

Pace Yourself: Cut down on exercise during the heat. If you're not accustomed to working or exercising in a hot environment, start slowly and pick up the pace gradually. If exertion in the heat makes your heart pound and leaves you gasping for breath, STOP all activity. Get into a cool area or into the shade, and rest, especially if you become light headed, confused, weak, or faint.

Wear Sunscreen: Sunburn affects your body's ability to cool down and can make you dehydrated. If you must go outdoors, protect yourself from the sun by wearing a wide-brimmed hat, sunglasses, and by putting on sunscreen of SPF 15 or higher 30 minutes prior to going out. Continue to reapply it according to the package directions.

Tip: Look for sunscreens that say "broad spectrum" or "UVA/UVB protection" on their labels- these products work best.

Avoid Hot and Heavy Meals: They add heat to your body!

Stay Hydrated.

Drink Plenty of Fluids: Drink more fluids, regardless of how active you are. Don't wait until you're thirsty to drink.

Stay Informed.

Check for Updates: Check your local news for extreme heat alerts and safety tips and to learn about any cooling shelters in your area.



9 Top Summer Driving Risks for Teenagers

Courtesy of Property Casualty 360

To stay safe this summer and beyond, it's important for teens and their parents to understand what is putting them at risk. Not only can it be distractions from their phone or friends, but inexperience driving under certain weather conditions or driving in an unfamiliar area can leave a teen driver in a precarious situation.

"Crash data shows teens are a vulnerable driver group with a higher probability of being involved in crashes," Dr. David Yang, executive director of the AAA Foundation for Traffic Safety, said in a press release. "And while teens may make mistakes when first learning to drive, it is important to continue educating them about safety behind the wheel so they avoid the reckless behaviors that put themselves and others at risk on the road."

With this in mind, here are the 9 risks that AAA has identified as the biggest threats to teen drivers.

- Seat belt Use
- Driving Conditions
- Peer Pressure
- Distracted Driving
- Speeding
- Driving with Passengers
- Alcohol Use
- Poor Visual Scanning
- Difficulty Judging Space and Time



In the Community!



Greeley Office team members volunteering at Food Bank of Weld County



Supporting the Northern Colorado Medical Center Foundation



Proud supporter of the Denver Metro Chamber of Commerce



Northern Colorado Manufacturing Trade Show



Summer Weather: Tornado Facts and Safety

Courtesy of Insurance Information Institute

What are the warning signs of a tornado?

Signs that a twister is coming include:

- Dark greenish skies
- Large hail
- Dark, rotating, low-altitude cloud
- Loud roar, like a train

Despite the fact that meteorologists are now better able to predict them, tornadoes can strike with little warning. Therefore, it's best to be prepared well before a tornado approaches.

What's the difference between a tornado watch and a tornado warning?

Both tornado watches and tornado warnings are issued by the National Oceanic and Atmospheric Administration (NOAA)/ National Weather Service. However, there are critical differences between the two alerts.

- A *tornado watch* means that conditions are favorable for tornadoes to develop. Be alert to changes in the weather, account for all family members, and listen to local radio and TV stations for updated storm information. Move cars inside and keep car and house keys with you. If time permits, move lawn furniture and equipment inside to minimize flying debris. If a tornado siren sounds, stay inside and take cover.
- A *tornado warning* means a tornado has actually been spotted or is indicated on weather radar in your area. This means danger is imminent and you may only have seconds to take cover.

What to do when a tornado has been sighted

When a tornado warning sounds or a tornado has been sighted, do not try to outrun it. Stay calm but quickly seek shelter in the safest place possible.

- If you are at home, the safest place to be is underground. Basements are usually the most protected area, but if this is not an option take cover in central part of the house away from windows—for example in a bathroom, closet, interior hallway or under a heavy piece of furniture.
- If you are in an office building or skyscraper, go directly to an enclosed, windowless area in the center of the building—away from glass and on the lowest floor possible—and crouch down and cover your head. Interior stairwells are usually good places to take shelter and, if they are not crowded, allow you to get to a lower level quickly. Stay off elevators, you could get trapped if the power is lost. If you are in a tall building you may not have enough time to evacuate to the lowest floor.
- If you are in a car or truck, abandon the vehicle and seek shelter in sturdy structure. If you are in open country, seek shelter in the nearest ditch. Lie flat, facedown on low ground, protecting the back of your head with your arms. Get as far away from trees and cars as you can.
- If you are in a mobile home, get out! Even if the home is tied down, you are probably safer outside.

Read more: <https://www.iii.org/article/tornado-facts-and-safety>



Save the
DATE

October 18, 2019

8:00AM - 3:30PM • Embassy Suites, Loveland

Formal invitation & registration
to follow in August

Remain informed on **risk control, health care legislation, cyber security, human resources** and **safety** among a variety of other essential topics.

7:30AM - Registration & Breakfast
8:30AM - Keynote Speaker
10:00AM - Break & Networking
10:20AM - Breakout Session I
11:30AM - Lunch
12:45PM - Breakout Session II
1:55PM - Break & Networking
2:15PM - Breakout Session III
3:30PM - Grand Prize Drawing & Adjourn



Seth Denson

Keynote Speaker

Seth is a Healthcare Strategist, Entrepreneur, Author, Public Speaker and a regular contributor to media outlets including ABC, CBS, NBC & Fox News.

For more information, visit www.floodpeterson.com/news-events | (970)356-0123



4687 W. 18th Street
Greeley, CO 80634

(970) 356-0123
www.floodpeterson.com

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