



REWARDING RESPONSIBILITY

Perspective

NEWS AND INSIGHT FROM PEMCO INSURANCE



DRY UP YOUR WET BASEMENT

If you own a home with a basement, chances are you've noticed dampness at some time. It may be as unremarkable as condensation after a hot shower or as shocking as an ankle-deep "lake" following heavy rain.

Whatever the circumstance, with fall approaching, you'll want to investigate and control excess moisture. That's because persistent dampness can lead to mold growth, rot, insect infestation, and even accelerate settling and cracking of your foundation. All are considered maintenance-related problems typically *not* covered by homeowners insurance.

Basement moisture comes from condensation, leakage, or both. Generally, condensation is easiest to fix. Solutions may include eliminating sources of moisture (improperly vented clothes dryers, indoor clothes lines, plumbing leaks); adding exhaust fans and dehumidifiers; and improving air flow (getting rid of clutter and moving boxes off the floor can help). If you notice moisture during warm weather, condensation may be to blame.

Leaks can be trickier to treat, but simple fixes often yield big gains. You may need a combination of steps to control surface water and seal basement walls:

Control surface water:

- Make sure downspouts channel water away from your foundation. Install extenders if your downspouts discharge next to the house. Keep gutters clean and in good repair. (See related article on page 2.)
- Consider adding covers to window wells and outside stairwells to deflect rainwater.
- Regrade your landscape so water flows away from your house. Standing water in the yard acts like a "reservoir" for your basement. Driveways and paths should slope away, too.
- If regrading is impractical, install French drains to direct water away from your house. Typically, a French drain consists of a narrow gravel-filled trench lined with landscape fabric. It drops at

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We'd love your feedback on Perspective! Drop us a note or send your comments via e-mail to perspective@pemco.com

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IT'S PEAK SEASON FOR DEER-VEHICLE COLLISIONS

They say love is blind. Now there's statistical proof, at least if you're a deer. According to the Insurance Institute for Highway Safety (IIHS), fall – deer breeding and migration season – ranks as the peak time for deer-vehicle collisions. Simply put, as the antlered Romeos search for mates, they're not thinking much about cars. Wildlife experts estimate that one-half to two-thirds of deer collisions occur from October through December.

It's a nationwide problem (that's getting bigger) as deer populations soar in many suburban and semi-rural areas. More than 1.5 million motorists hit deer each year, according to IIHS studies. Those crashes kill more than 150 people and cost more than \$1 billion in vehicle damage.

While you can't predict the movements of a deer, you can improve your odds of avoiding a crash:

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Slow down around dawn and from sunset to midnight

PROTECT YOUR ELECTRONICS FROM POWER SURGES



When you set up your TV, computer, and stereo, you likely plugged them in to surge protectors to safeguard them during power outages and storms. Unfortunately, some people are finding that's not enough – and paying the price in fried components.

That's because, in addition to electrical lines, power surges can enter homes through cable, satellite, and telephone connections, including those for faxes and modems. One unprotected device (like a modem) can transmit a power surge to every part of the system.

Utilities experts now recommend you connect a surge protector to devices including:

- cable connections and satellite TV boxes
- **ALL** computer and home office equipment
- cordless telephones, caller ID devices, and answering machines
- programmable appliances
- home security systems.

Surge protectors work by diverting excess voltage either back into the system or to the ground. There are two types: point-of-use protectors (that protect individual devices from low-level internal fluctuations) and whole-house protectors (installed at your meter by

a licensed electrician or your utility company) to guard against big external power surges. Ideally you'll have both, since they offer different kinds of protection.

Whether or not damage to electronics is covered by your PEMCO policy depends on the policy you've purchased and the cause of the damage. You're better off focusing on prevention, because replacing damaged equipment is always a hassle. To learn the features of a good surge protector, check with your utility company or visit www.snopud.com and enter the search words, "surge protectors." ■

SURGE-SMART TIPS

- Replace surge protectors made before 1998, the year standards were tightened to qualify for a UL 1449 listing.
- Unplug all electrical equipment during a power outage.
- If a large surge does occur, replace your surge protectors.

CLEAN YOUR GUTTERS TO PREVENT WATER DAMAGE



Most homes require only twice-yearly gutter cleanings

Clogged, overflowing gutters are worse than no gutters at all. They can lead to wet basements (see article on page 1), rot and leaks at your roof's edge, and damaged siding – all of which can mean big repair bills.

Fortunately, gutter cleaning usually is a job you can do yourself, and most homes require only twice-yearly cleanings (typically, in fall and spring). You'll want to check them even if your gutters have leaf deflectors.

For homeowners new to gutter maintenance, these six tips can help:

- 1) **Buy a good-quality ladder** with a standoff bracket, thick rubber gloves, gutter scooper, and a debris-collection bucket to hang from the ladder.
- 2) **Don't lean your ladder against gutters** or downspouts (they can break or bend easily). Keep your body inside ladder rails with one hand always on the ladder. Never hold a gutter or downspout for support and, to avoid slipping, don't clean gutters in the rain.
- 3) **Scoop out loose leaves** and other debris. Avoid temptation to use a leaf blower. They're unwieldy and can throw you off balance atop the ladder.

- 4) **Stuff a cloth in the top of downspouts** to prevent debris from washing down, then use the hose to wet and loosen caked-on dirt, decayed leaves, and shingle sand stuck in the bottom of the gutter. Remove the cloth you stuffed in the downspout and watch to make sure the water drains.
- 5) **If the downspout is plugged**, stick the hose down and try to break the clog with gentle water pressure. Don't just blast away. You'll get a face full of muck, and downspouts can't take the same kind of pressure as other pipes.
- 6) **If that doesn't work, try a plumber's snake.** If it's still stuck, the problem's likely in the elbow. Disconnect it by removing the retaining screws and clean it. If your downspout flows into an underground pipe, you may want to disconnect it before cleaning, anyway, so you don't inadvertently clog the pipe or dry well to which it drains.

If you're not comfortable with climbing ladders or have health concerns, call a professional. Look in the Yellow Pages under "Gutters." Many window washers offer gutter cleaning, too. ■

KEEP DRUNK FRIENDS FROM DRIVING WITH LOW-KEY INTERVENTION

If you're celebrating the holidays with a party, these ideas can reduce the chances one of your guests will overindulge and become a danger on the roads. (*Prevention is always easier than intervention*, but we've also included tips to help you separate an intoxicated driver from his or her keys.)

- **Guest list.** Invite a compatible group – stress can lead to excessive drinking. Consider hosting a smaller party. It's easier to monitor and personally serve drinks.
- **Greeting.** As groups arrive, cheerfully ask, "Who's driving tonight?" It subtly sets expectations.
- **Bar.** Don't allow guests to help themselves. Offer a first drink, then after a time, offer a second. Or, choose a bartender who mixes modestly and isn't afraid to cut people off. Offer plenty of non-alcoholic choices. Close the bar 90 minutes before the party ends. Only time sobers.
- **Food.** Include substantial, protein-rich choices. Serve courses throughout the event. Avoid salty fare that encourages people to drink.

- **Mingle and monitor.** If you notice someone who's overly "thirsty," engage the guest in conversation to slow the drinking.
- **Respectful intervention.** If a friend still drinks too much, quietly pull the person aside and suggest another partygoer as a driver, or offer to call a cab. Keep it light, calm, and non-confrontational. If you don't know the person well, enlist the help of his or her friends. The National Highway Traffic Safety Administration suggests you consider discretely locating and "misplacing" the car keys.
- **Stronger intervention.** If the soft approach gets nowhere, tell friends who drink too much you're worried they could get stopped and lose their license (an argument alcohol experts say is more effective than appeals about safety). Encourage them to blow into a keychain breathalyzer. You can pick up a keychain with three breathalyzer cartridges for \$9.99 at <http://www.saveabuddy.com/OnlineOrderForm.htm>. A breathalyzer eliminates the argument, "Aw, I'm fine!" ■

WHAT WOMEN SHOULD KNOW ABOUT LIFE INSURANCE

Thirty years ago, life insurance for women was almost unheard of. They accounted for just 10% of total coverage purchased. Today, 59% of women nationwide have some form of life insurance, but their coverage amounts still lag behind those of men by nearly two to one: The average death benefit for women is about \$76,000; for men it's \$143,100.

WHAT SURVIVORS SAY...

Fewer than three in 10 widows and widowers (28%) say their spouses had adequate life insurance coverage. Two-thirds reported the death had either a "devastating" or "major" financial impact on their families.

Source: "Financial impact of premature death," MetLife, 2003. Based on surveys of 1,000 people who had lost a spouse aged 30 to 55 within the past five years.

The gap can leave survivors exposed to financial hardship. That's because, when calculating life-insurance needs, most people look at earned wages alone. But women also bear the majority of household duties. Based on court settlements (for accidents, etc.), MSN reports that the annual cost to replace a woman's contributions of housekeeping and childcare totals at least

\$30,000 a year. Few surviving spouses could squeeze that much out of the family budget.

You may be surprised how inexpensive life insurance can be for most women. For example, a nonsmoking 35-year-old woman would pay just \$127.77* a year for \$143,000 of term coverage for 10 years. Dollar-for-dollar, no investment can match the guaranteed security of life insurance when it comes to providing for the survivors of a parent or partner's untimely death.

For a no-obligation life insurance review, please call 1-800-GO-PEMCO or visit www.pemco.com/life. ■

*PEMCO Promise term life insurance.

QUESTIONS YOU ASKED US

What does the new booster-seat law require?

In the 2005 legislative session, lawmakers tightened Washington's already-stringent requirements for child car restraints, extending the use of booster seats by two years and 20 pounds. **Now, children must use a booster seat until they reach age 8 or 80 pounds** (unless they're 4 feet 9 inches or taller). Drivers who don't properly restrain children face the possibility of a \$101 ticket per child.

The new law also requires that **children under 13 must ride in the back seat** when practical. ■



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325 EASTLAKE AVENUE EAST
SEATTLE, WASHINGTON 98109
1-800-GO-PEMCO
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DEER-VEHICLE COLLISIONS (cont.)



- **Cut your speed.** When traveling in deer country, especially around dawn and from sunset to midnight (prime deer activity times), slow down. Of all the crash-reduction techniques studied by the IIHS, the most effective included temporary deer-warning signs, which caught drivers' attention and caused them to reduce their speeds. Compared with similar unsigned areas (or those with permanent signs), deer strikes were cut by half.
- **Use high beam headlights on rural roads** and be vigilant on newly constructed highways. Serious crashes occur most often on rural stretches of road with speed limits of 55 mph or more. High beams better illuminate the eyes of a deer near the roadway.
- **If you see one deer, expect more.** Deer often travel in groups of two or three. They may dart out to join another that has just crossed the road.
- **Don't swerve.** You're much more likely to wreck your car and risk injury or death if you swerve to avoid a deer, rather than hit it. Slow down as quickly as possible, stay in your lane, and maintain control.
- **Forget deer whistles.** Though they've been sold for more than 20 years, deer whistles (which attach to your car and emit an ultrasonic noise claimed to scare off deer) haven't been shown to cut collisions.

And a final thought: Always buckle up or, if you're a motorcyclist, wear your helmet. In IIHS studies, 60-65% of deer-collision fatalities occur among people who are not properly restrained and protected. ■

WET BASEMENT (cont.)

a 1% grade (one inch per hundred feet), combining gravity and the porosity of the rock to draw off excess water. The Web has many sites explaining how to build French drains.

Seal basement walls:

- Patch visible cracks in basement walls.
- Consider brushing interior basement walls with a waterproof coating. See the June 2002 issue of *Consumer Reports* for ratings on coatings. (Note: Depending on the severity of the problem, some contractors say such quick fixes can make things worse, trapping water inside the wall.)
- A better – and more costly – solution may be waterproofing the outside of your foundation with a barrier of plastic, rubber, or brushed-on sealant. That means major excavation alongside your home, likely with the help of an experienced contractor.

If your problem requires more than do-it-yourself fixes (like excavation or, perhaps, you're thinking of installing a dry well and sump pump), take care when hiring a contractor. Get bids from several professionals, ask friends and relatives for referrals, and check the contractors' registration status by calling the Department of Labor and Industries at 1-800-647-0982 or accessing its Web site at www.lni.wa.gov. ■

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HOW SAFE IS YOUR HOME?

PEMCO has commissioned a statewide poll to learn about the habits of Washington homeowners. Conducted by Informa Research Services, the poll covers topics such as water damage, fire safety, and crime prevention. Want to know how your answers compare with those of other residents? Take our online poll. Simply go to survey.pemco.com and follow the prompts.



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