



REWARDING  
RESPONSIBILITY

# Perspective

NEWS AND INSIGHT FROM PEMCO INSURANCE



## MAKE A HOME INVENTORY BEFORE YOU NEED IT

Close your eyes for a moment and try to name every item on the wall in front of you. How about in the closet? The entire room? If you're like most of us, "out of sight" really does mean "out of mind!"

Survivors of hurricanes Katrina and Rita are trying to remember everything they had tucked away in drawers and cabinets as they work with their insurance companies to replace lost and damaged items. Many wish they'd taken the time to make a home inventory. Next to saving receipts for everything you own (hardly something most of us would do!), an inventory is the best way to ensure nothing is missed if you ever have to file a claim under your homeowners coverage.

A recent PEMCO poll shows that just four out of 10 Washington homeowners have a home inventory. **Create your home inventory**

A room-by-room digitally recorded or videotaped home inventory gives your insurance company information needed to replace your lost items with

those of like kind and quality. To make the task less daunting, break up recording into weekly one-hour sessions (say, every Saturday right after breakfast). In a few weeks, you'll easily have covered every room in your house. These tips can help you capture the detail you need:

- Start your video by introducing yourself. Give the date, your address, and a brief description of your home including when it was built, when you bought the property, and any renovations or additions.
- Inside, begin with the doorway and slowly pan around the room to take in the furniture, walls, and floor coverings.
- Next, do close-ups of individual pieces — furniture, artwork, china, and so on, to capture detail. As you do, name the item and describe it briefly. State the value, if known.
- Zoom in on serial numbers of devices like

*cont. on page 4*

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

### WINTER 2006:

*Simple formula for life-insurance needs..... 2*



*Add I.C.E. contact to your cell phone directory..... 2*



*Are you an aggressive driver?..... 3*



## PREVENT ICE DAMS IN GUTTERS

While snowy, icicle-laden roofs may remind you of a scene from *Currier & Ives*, what's happening under that blanket of white is likely anything but quaint. Icicles often signal ice dams — a chronic problem in freezing weather most often caused when snow melts in the warmer middle section of a roof only to refreeze at its colder, uninsulated edge. Blocked by a "dam" of ice, water can't flow off the roof and backs up, soaking shingles and seeping into wall cavities. Over time, framing members decay, metal fasteners corrode, paint peels and, fueled by high humidity, mold and mildew form on wall surfaces.

The best way to prevent ice dams is to ensure that your roof is evenly cold. That means stopping warm air from leaking into unheated attics by adding ceiling insulation to a depth of 12 inches (R-38) and caulking gaps from fan, wire, and plumbing installations. Above that layer of insulation, the attic needs good ventilation so the air just under the roof is the same temperature as the air just

*cont. on page 3*



## SIMPLE FORMULA FOR LIFE-INSURANCE NEEDS



How can you buy enough life insurance to take care of your dependents without going “insurance poor?” One sure way is to avoid those popular rule-of-thumb methods like multiplying your annual salary by seven!

A better (but still simple) formula is shown below.

**Short-term debts** include final expenses (uninsured medical, funeral, and probate costs), outstanding debts (credit cards, auto loans), and emergency reserves (home or car repairs). Think 12 to 36 months’ worth.

**Long-term debts** include mortgage and college expenses.

**Maintenance** means ongoing necessities like food, clothing, utilities, childcare, and transportation. Calculate this figure for one year, then multiply it by the number of years you want to provide this income.

**Resources** include the survivor’s likely income, employer-provided life insurance, Social Security benefits, and savings or investments that you may cash in to pay extra expenses.

**Life insurance needs.** You may initially arrive at what seems like an astronomical figure — but don’t panic. For most people, that just means reworking the equation and seeing what could give a little.

For help, call a PEMCO Life Insurance Co. specialist at 1-800-GO-PEMCO (1-800-467-3626). With no obligation, he or she will work through a needs analysis with you to find the amount and type of coverage that’s right for you. ■

$$\text{Short-term Debts} + \text{Long-term Debts} + \text{Maintenance} - \text{Resources} = \text{Life Insurance Needs}$$

## ADD I.C.E. CONTACT TO YOUR CELL PHONE DIRECTORY

If you couldn’t speak for yourself after a car accident or medical emergency, your cell phone could — if you add an I.C.E. (In Case of Emergency) designation next to a name in your phone’s directory.

With I.C.E., emergency workers can quickly search your cell phone list and tell your I.C.E. contact what has happened. They also can ask that person potentially life-saving questions about medical conditions or drug allergies you may have.

Emergency workers often have difficulty identifying next of kin based on the information most people carry in their wallets. And name-only cell phone directories don’t help much since they don’t show the contact’s relationship to the patient.

Emergency officials in our state are educating frontline workers about I.C.E., which caught on in England last summer after the London terrorist attacks. Qwest Communications, which serves 14 western states, already encourages its customers to enter I.C.E. on their cell phones.

Ideally, an I.C.E. entry in your cell phone directory will complement emergency contact information carried in your wallet next to your driver’s license. It’s best to have both in case your cell phone is destroyed in a crash, locked with a password, or lost. ■



*Keep emergency contact information in your wallet and cell phone directory*

## ARE YOU AN AGGRESSIVE DRIVER?

In a survey by the National Highway Traffic Safety Administration (NHTSA), about 30% of respondents said that in the past month, they felt their personal safety had been threatened by drivers displaying behaviors like weaving, tailgating, and making unsafe lane changes. That figure jumped to 67% when asked about their perceptions over the past year.

While aggressive driving is different from road rage (a criminal, rather than traffic, offense), it can easily escalate into its more deadly counterpart.

On its Web site, NHTSA offers a 38-question test to help drivers rate their own aggressiveness. A surprising number of behaviors can add to what NHTSA calls an "aggressive driving atmosphere."

For example, do you always:

- Overtake vehicles *only* on the left?
- Use turn signals for *all* turns and lane changes?
- Avoid using your cell phone when driving?

A "no" answer to any of those questions pegs you higher on the aggressiveness scale. For a bit of an eye-opener, take the full test at [www.nhtsa.gov](http://www.nhtsa.gov) (search "are you an aggressive driver or a smooth operator"). ■



*Aggressive drivers  
put themselves and  
others at risk*

## ICE DAMS (cont.)

over it. Attic vent openings should equal at least 1/150 of the attic's floor area, with soffit vents (for air to enter) and ridge vents (for air to exit) running the length of the house.

When re-roofing, a rubber membrane installed under the lower section of shingles provides a good second line of defense for homes with low-pitch roofs or other design features prone to ice dams.

If it's too late for prevention and you already have an ice dam, use extreme caution when trying to remedy it. Not only could you get hurt shoveling snow off a slick roof, but your roof is brittle when cold and easily damaged by chipping and scraping. Some safer solutions: Create channels for the water to run off by pouring hot water from high windows and melt ice dams using lawn fertilizer (the kind with urea, potassium chloride, and ammonium sulfate). Or, check your Yellow Pages for a roofing professional who has the equipment and know-how to safely remove ice dams. ■

## QUESTIONS YOU ASKED US

### How can I get flood insurance?

Like virtually all insurance companies, PEMCO's homeowners policy doesn't cover damages from the kind of flooding that occurs during a natural disaster or following paving or construction projects that can alter the land's ability to drain. However, we can help people in many Washington communities get flood insurance through the federal government's National Flood Insurance Program. Though premiums are higher in flood zones (and for homes with certain characteristics), the average annual cost is \$382. Call our Brokerage department (PEMCO Insurance Agency Inc.) at 1-800-GO-PEMCO (1-800-467-3626), ext. 4007, for details. ■



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*For more helpful information, visit Consumer Tips at pemco.com*

*Read current and past issues of Perspective at pemco.com/perspective*

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## HOME INVENTORY (cont.)



computers, TVs, and DVD players. Recite the number out loud as you're recording in case it doesn't show up well.

- For art and collectibles, stop the camera and reposition items to show makers' names or labels, marks on the bottom, and overall condition. For tableware, show one complete place setting and say how many sets you have in each collection.
- Open every drawer, cabinet, closet, and storage area and photograph their contents. If you keep a fully stocked freezer and pantry, get them, too. Don't forget tools and sports equipment in the garage and toys in the playroom.
- After you finish a room, review the recording to make sure it has good lighting and sound. Repeat the process in every room.

### Safeguard your home inventory

When you're finished, protect your recording. For videotape, break the plastic tab to prevent accidentally recording over it. When it's time to update the recording (annually or after any major purchase), put masking

tape over the tab hole and record. Remove the tape when you're finished.

Keep one copy of your inventory (digital/videotape, flash card, etc.) in your safe-deposit box, keep another copy at home, and if possible, send a third copy to a trusted relative who lives in another state. Consider posting a digital copy online, where it can be accessed whenever and wherever needed. That way, a copy of your recording will survive even a widespread disaster. ■

### NO CAMERA? NO PROBLEM!

If you don't own a digital or videotape camcorder, you can list your belongings on a handwritten form, take still photos, or even purchase home-inventory software. An Internet search on "home inventory" will yield a wide choice of downloadable forms with space to write critical details like brand names and serial numbers.

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## HOW TO USE JUMPER CABLES TO START YOUR CAR

You turn your ignition key and hear a sickly “rrr — rrr — rrr.” You switch on your headlights. Dim. You try the wipers. Nothing. Chances are, you have a dead or low battery.\*

If you'd rather pick up a cell phone than lift the hood, now's the time to test drive any roadside assistance service you may have. But if not, and you have a set of jumper cables in the trunk, you can handle this emergency yourself.

First, check your owner's manual to see if your car has any peculiarities when it comes to jump-starting. For example, instead of attaching jumper cables to the battery terminals on some new cars, you attach them to special jump-start lugs — a safety feature that allows the potentially damaging current surge to bypass the electrical system (and all your car's fancy onboard computers). Next, find a willing soul to provide a booster car and follow these 10 steps:



- 1) Park the two vehicles hood-to-hood or side-by-side, but not touching. Turn off the ignition switch and accessories in both cars, put them in “Park” or neutral, and set the emergency brakes.
- 2) Shield your eyes with safety glasses (something you should keep with jumper cables). There's a slim chance that even correctly connected cables can cause a battery to explode (spewing acid) if there's a short circuit in either battery.
- 3) Clip one end of the red jumper cable to the red positive (+) post of the dead battery. If the posts are corroded, clean them first with a wire brush or post cleaner.
- 4) Clip the other end of the red jumper cable to the red positive (+) post of the booster battery. Take care not to let cables dangle in either engine compartment, potentially becoming entangled in belts or other moving parts.

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## JUMPER CABLES (cont.)

- 5) Clip one end of the black cable to the black negative (-) post of the booster battery.
- 6) Clip the other end of the black cable to an unpainted, relatively clean part of the engine block or frame of the dead car (a bolt or bracket is good). **DON'T CLIP IT TO THE BATTERY!** It may create a spark, so choose a bolt or bracket away from the battery. Also, avoid the exhaust manifold or other parts that get hot.
- 7) Start the booster car.
- 8) Turn the ignition key of the dead car. If it doesn't start within seconds, stop cranking and jiggle each cable end. You might have a bad connection.
- 9) Try starting the dead car again. If it still doesn't start, it's time for a tow.
- 10) Remove each cable end in the reverse order that you attached them. Take care not to touch the metal ends of the cable and don't let them touch each other.

Driving an extended distance can help recharge a healthy battery. Consider having the battery and charging system tested, though. You might have a dying battery or a broken alternator. ■

\*If your engine cranks but won't start, your battery isn't the problem and a jump-start won't help. Ditto if the wipers, radio, and lights work fine. Call a tow truck and have a mechanic evaluate the problem.

### DID YOU KNOW?

Winter is a battery's worst enemy. Not only does cold sap its strength, but a weak battery requires your alternator to work constantly — cutting your gas mileage!

## NEED HELP? DON'T WAIT!

- Report a claim 24 hours a day, every day, at 1-800-GO-PEMCO (1-800-467-3626).
- For help with your policy, call our customer service representatives from 7 a.m. to 9 p.m. weekdays and 7:30 a.m. to 6 p.m. weekends.
- For questions anytime, you're always welcome to contact us via e-mail. Go to “Contact Us” at [www.pemco.com/contact\\_us/index.asp](http://www.pemco.com/contact_us/index.asp)