

WE'RE A LOT LIKE YOU.  
A LITTLE DIFFERENT.



# Perspective

NEWS AND INSIGHT FROM PEMCO INSURANCE



## PROTECT YOURSELF FROM IDENTITY FRAUD

You're not alone if you're worried about identity fraud. It's one of the fastest-growing crimes across America — and close to home.

- Identity theft in Washington state increased by 49.2% from 2002 through 2005.
- Washington ranks No. 7 nationwide in per capita identity theft.
- Approximately 268,000 Washington residents fell victim to identity theft in 2005.

Fortunately, there's plenty you can do to make yourself less attractive to identity thieves. And even if they lock you in their sights, our new **PEMCO ID Smart™** identity fraud services help ensure they won't get far (see page 4 sidebar for details).

**Shred, shred, shred.** Destroy paperwork that contains personal information before discarding it. That includes receipts and preapproved credit-card offers you get in the mail.

**Never write passwords or PINs** on cards or carry them with you.

**Guard personal information** and don't give out account numbers or other vital details unless you know the company you're dealing with. Reputable companies never will ask you for passwords, PINs, or other personal information to "reactivate" your account after some kind of problem.

**Carry only essential cards.** Health-insurance cards (which may contain your Social Security number) and rarely used credit cards should be left at home unless you know you'll need them. Ask your health-insurance provider if it can issue you a card that does not show your Social Security number.

**Never mail bill payments** from an unlocked mailbox. Instead, drop them off at a post office collection box and use electronic bill-paying whenever possible.

*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](mailto:perspective@pemco.com)*

### WINTER 2008:

*PEMCO covers rental cars, in most cases. . . . . 2*



*Be on the lookout for state highway projects. . . . . 3*



*Wintertime tips . . . 3*



## CHOOSE THE RIGHT DRIVING SCHOOL FOR YOUR TEEN

As teens clamor for the car keys, responsible parents find themselves facing a critical decision: Which driving school should they entrust with the training and welfare of their children? The right choice can develop a skilled, confident, and attentive young driver. The wrong one could lead to trouble.

Making the choice more difficult is a series of recent driving-school closures, which reduced access to accredited schools in some communities. Another worry: news that state regulators have uncovered courses taught by unlicensed instructors, including ex-felons.

*cont. on page 2*



## PEMCO COVERS RENTAL CARS, IN MOST CASES



Your PEMCO policy gives you the same peace-of-mind coverage whether you drive your own car or a rental car in the United States or Canada. However, before you say “no thank you” to the rental company’s offer to sell you extra coverage, do your homework:

- **Confirm that your PEMCO policy includes comprehensive and collision coverage.** Many drivers with older cars drop those coverages to save money. If your PEMCO policy doesn’t include them, you could find yourself paying out of pocket for damage to a rental car.
- **Make sure all drivers have the rental company’s permission.** If a spouse or child who is listed on your PEMCO policy also will be driving, make sure he or she signs up as a driver on the rental agreement and pays the additional fee. (Otherwise, that driver doesn’t have “permission” of the car’s owner and isn’t covered by your PEMCO policy.) Traveling with a friend who might share the driving? Even if he or she has the rental

company’s permission, your PEMCO policy does not cover someone driving a car you don’t own.

- **Ensure you’re renting the car for a short time.** Your PEMCO policy automatically extends coverage for short-term rental use, generally 28 days or less. Since yours is a personal auto policy, coverage for business use may be limited by the type of vehicle and its use.

Other cautions: If the car gets damaged in an accident, some rental companies may charge you for loss of use of the car while it’s in the shop. They also may charge administrative fees. Your PEMCO policy can’t cover those costs.

For more advice, please call a PEMCO representative. You also may want to check with your credit card company. Many offer coverage when you use their card to rent a car (often as secondary coverage to your own insurance). ■

### DRIVING SCHOOL (continued)

#### Evaluating the field of choices

So what’s a parent to do? These guidelines can help:

1. Research as many schools as you can. They’re not all equal in terms of vehicle maintenance or staff training and screening.
2. Ask to see copies of licenses for both the school and individual instructors. Request proof that the school is certified and insured.
3. Ask how long the school has been operating and if any instructors have criminal records, particularly relating to misconduct with minors. Parents also can do an Internet search on their own.

#### Selecting the right option

Out of your best choices above, look for schools that offer:

1. Sufficient hours (at least six) of behind-the-wheel experience spread over several days. On request, some programs will give teens more seat time and one-on-one time with an instructor. Courses also should offer at least 36 hours of total instruction spread over no less than nine weeks.
2. A written curriculum the school can share with you. Look for programs that teach ways to reduce risk, including hazard recognition, not just ways to pass the driving test. (The Insurance Institute for

Highway Safety suggests that you skip “advanced” courses that teach skills like skid control and high-speed maneuvering. They can lead to overconfidence among beginners.)

3. Exposure to different driving conditions teens will encounter in the real world, such as rain, darkness, heavy traffic, and urban congestion.
4. Instructions on how to find addresses. Getting lost creates anxiety and adds risk for novice drivers.
5. Good references for the school and individual instructors. Inspect vehicles to see that they’re well-maintained, late-model cars.

Once you’ve found a good school, stay involved. Check your teen’s progress by driving with him or her on weekends and between classes. You need to know exactly where a student’s judgment, emotional development, hand-eye coordination, and concentration stand in relation to his or her burgeoning driving skills.

If needed, design your own (more stringent) “house rules” to complement Washington’s current graduated driving law. PEMCO urges parents, based on their judgment of their kids’ skills, to extend restrictions on things like teen passengers, cell phones, or late-night driving and to consider implementing activity-based curfews. You can learn more by checking out the “Safe Teen Drivers” section on [pemco.com](http://pemco.com). ■

*Stay involved.  
If needed,  
design your own  
“house rules.”*

## BE ON THE LOOKOUT FOR STATE HIGHWAY PROJECTS

No matter where you travel in Washington, you can expect construction delays at dozens of sites across the state as the DOT gears up for its springtime busy season.

For your safety and that of transportation workers, PEMCO urges you to:

- Slow down at the first orange sign. At 60 mph, a car travels 88 feet per second. That means if you pass a sign that says “Road Work, 1,500 feet,” you’ll be there in 17 seconds.
- Stay wary even if you don’t see workers right away. Some work zones — like striping and pothole repair — move down the road as work is finished.
- Merge as soon as possible when you see flashing arrows. Drivers who barge in at the last minute clog traffic and set themselves up as targets of road rage.
- Avoid added distractions like using cell phones, eating, or changing the radio. Construction zones require your full attention.

- Continue to use the “two-second rule” in construction zones, and remember that large trucks require twice as much time to stop as cars.
- Obey reduced speed limits whether or not workers appear to be present. Work zone construction may occur day or night. Traffic-infracton fines double in construction zones.

Although no one enjoys sitting in work-zone holdups (and we’re all looking for ways to travel smarter), traffic-safety research gives us all reason to take heart: Construction aimed at increasing lane capacity remains a proven way to reduce congestion, make roads safer, and save lives.

For information about construction projects anywhere in the state, visit [wsdot.wa.gov/projects/](http://wsdot.wa.gov/projects/). ■



## WINTERTIME TIPS



“If only people would do these three things, they’d significantly cut their risk of a wintertime fire, theft, or car accident.” That’s the statement we threw out recently to some of our claims adjusters. These answers topped their list, based on claims they see every day this time of year:

### Maintain your wood-burning fireplace or stove.

Failure to do so is the No. 1 cause of house fires in Washington. Have your chimney professionally cleaned once a year to prevent creosote buildup, which can ignite chimney fires. Don’t burn trash. Make sure fires are out before you go to sleep, and never close the damper with hot ashes in the fireplace (a carbon-monoxide poisoning risk). Keep combustibles at least three feet away.

**Don’t warm up your car by running it unattended in the driveway.** Car thieves cruise neighborhoods on frosty mornings, just looking for an opportunity to jump in and drive away.

**Slow your speed to match driving conditions,** and leave extra room between vehicles when roadways are wet or icy. Remember, too, that bridges and overpasses freeze faster and may be more slippery than the rest of the roadway, catching drivers off guard. ■

## QUESTIONS YOU ASKED US

### **We’re downsizing and might move some furniture into a rented self-storage unit. Will my home policy cover that stuff?**

PEMCO’s Homeowners policies provide coverage up to the entire limit of Coverage C — Personal Property. For Condo and Renters policies, the Coverage C limit is selected by the policyholder.

Make sure you have adequate coverage for all the property in your home and in the storage unit. This is especially important for renters; some people buy minimum property coverage when they move from a large house into an apartment while their new house is being built. Check the coverage summary in your policy, or call a PEMCO representative if you’d like help understanding your coverage.

A good option is to buy insurance directly from the self-storage facility. Those policies are designed specifically to protect contents in a storage unit. The premium is usually very reasonable and the deductible is low or nonexistent. Also, the premium may be paid as part of the rental bill. ■

### **Learn how buying life insurance can be easy.**

It’s in our online version of *Perspective*: go to [pemco.com](http://pemco.com), “About Us.”

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*For more helpful information, visit Consumer Tips at [pemco.com](http://pemco.com)*

*Read current and past issues of Perspective at [pemco.com/perspective](http://pemco.com/perspective)*

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## IDENTITY FRAUD (continued)

Request free copies of your credit reports once a year to check for signs of fraud. Call 1-877-322-8228 or visit [annualcreditreport.com](http://annualcreditreport.com).

To learn more ways to fight identity fraud, visit [pemco-idsmart.com](http://pemco-idsmart.com) or the Washington State Attorney General's Office at [atg.wa.gov](http://atg.wa.gov). ■

Identity fraud statistics courtesy of Identity Theft 911<sup>®</sup> LLC



### WHAT'S PEMCO ID SMART™?

Now you can get identity fraud help, thanks to PEMCO ID Smart. It's a free, value-added service – yours automatically because you're a PEMCO policyholder.

Three distinct services make up PEMCO ID Smart. Each is delivered with unlimited one-on-one access to a highly experienced fraud specialist who becomes your personal advocate for as long as it takes to resolve your concerns.

**Identity Theft Resolution.** Whether the problem is an unexplained charge on a credit card or a full-blown identity theft, a fraud specialist will provide the help needed to restore your good name.

**Identity Document Recovery.** If you lose critical documents as the result of a disaster (like an earthquake or hurricane) or home fire or flood, you will get expert assistance.

**Identity Travel Assistance.** If your wallet or essential travel documents are lost or stolen while traveling, a personal advocate will help obtain emergency documents and take proactive measures against fraud.

If you even suspect your identity may have been compromised, call 1-800-GO-PEMCO 24 hours a day. We'll put you in touch with an identity fraud specialist who will help you shut down the thief and guide you step-by-step in cleaning up any mess left behind. (For more details, see [pemco.com](http://pemco.com).) You also can learn to protect yourself before trouble strikes through our online educational resources at [pemco-idsmart.com](http://pemco-idsmart.com).

PEMCO ID Smart is powered by Identity Theft 911<sup>®</sup>, the nation's leader in identity management and fraud education.

# HOW TO MAINTAIN YOUR FURNACE

Most manufacturers recommend you have your furnace serviced every year by a qualified technician. In addition, you can extend its life and improve efficiency with regular maintenance you can do yourself.



- 1) **Clean or replace filters monthly during the heating season.** On many furnaces, the filter is located behind a panel that must be unscrewed for access.

If your furnace takes disposable filters, keep plenty on hand. (That makes it less likely you'll put off changing the filter to avoid a trip to the hardware store.)

If your furnace has a permanent filter, follow the manufacturer's instructions for cleaning. For example, many electrostatic filters require a soapy bath and rinse at least every three months.

- 2) **Vacuum around the furnace** to remove dust, soot, and debris. (Don't disassemble any part of the furnace to vacuum it.)
- 3) **Remove any flammable objects** that may have gotten pushed against the furnace since the last time you checked.
- 4) **Make sure the vents inside your home are unobstructed** by curtains or furniture. Vacuum any dust you can reach. Your furnace doesn't have to work as hard when heated air isn't blocked and when cooler air can circulate freely.

Use the back of this sheet to record furnace filter changes, then tape it near your furnace.

POST NEAR YOUR FURNACE FOR EASY REFERENCE

## FURNACE MAINTENANCE LOG

**TYPE OF FILTER** (manufacturer, size)

\_\_\_\_\_

**FURNACE TECHNICIAN** (name, phone number)

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**2008 FILTER CHANGES**

**2009 FILTER CHANGES**

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Professional service: / /08

Professional service: / /09

**2010 FILTER CHANGES**

**2011 FILTER CHANGES**

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Professional service: / /10

Professional service: / /11

