



WINTER 2011

How safe is your heat source?

With just 8.5 hours now separating sunrise and sunset in Washington, nothing chases away the gloom like a crackling fire. But before you toss another log into your woodstove, make sure you're not stoking your family's risk for a house fire.

Home heating equipment – woodstoves and space heaters, in particular – rank as the second leading cause of home fires in the United States (topped only by cooking mishaps). The State Fire Marshal and the Consumer Product Safety Commission urge you to follow these tips:

Woodstoves and fireplaces

- **Check your woodstove for proper clearance.** Though building codes vary by county, stoves generally must be 36 inches from any unprotected wall, with a minimum of 18 inches between the stove's elbow and ceiling and 18 inches of hearth extending beyond its opening. If your stove doesn't meet those minimums, contact your fire department for a referral to an inspector.
- **Clean your chimney or flue** annually as a rule of thumb; however, if you use your woodstove as your primary heat source, that may not be enough. Casual fireplace users should get their chimneys checked and cleaned for every cord of wood they burn. Professional cleaning usually costs \$100 to \$200.

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The hidden insurance benefits of downsizing

Whoever said "bigger is better" never knew the joys of spending weekends free from weeding, mowing, raking, and gutter-cleaning. Downsizing – giving up that big yard in the suburbs for a tidy, low-maintenance condo – offers surprising benefits for your wallet, too.

Smaller homes often translate to smaller insurance premiums. When you call to let us know about your new address, be sure to mention any of these lifestyle changes that could put money back in your pocket, too:

You've pared down your furnishings and antique or art collections. Often, a move to smaller digs means getting rid of rooms full of furnishings and selling or giving away antiques or collectibles. Why insure them if you no longer own them?

Your driving habits will change. If your new neighborhood is pedestrian-friendly, chances

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Regular professional cleaning keeps creosote buildup in check, reducing your risk of a chimney fire. For more ways to keep your home and family fire-safe, visit [ConsumerTips on pemco.com](http://ConsumerTips.on.pemco.com).

SWITCH TO PERSPECTIVE BY E-MAIL

To go paperless, visit
<http://perspective.pemco.com>.

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



Six tips for taking your pets on the road

For many of us, a vacation just wouldn't be the same without our four-legged companions. The U.S. Travel Association reports that 18% of adult leisure travelers now take Fido or Fifi with them when they hit the road. Unfortunately, 98% of pets aren't properly restrained in the car, according to the pet safety group, Bark Buckle UP.

These tips can keep your pet (and your passengers) safe:

1 Restrain your pet. You wouldn't dream of letting a passenger ride without a seat belt. Why take a similar risk with your cherished pet? A well-ventilated carrier that's **buckled in** prevents injury to both you and your pet. In a 30-mph crash, a 60-pound dog can slam into you with 2,700 pounds of force.

If locking your furry friend in a crate just isn't your style, you can try a dog safety harness that attaches to your car's rear seat belt. Bark Buckle UP recommends IMMI's PetBuckle brand, available at major pet retailers.

Miniature breeds may benefit from a doggy booster seat so they can see out the windows. If you use one, make sure you secure your pet with a harness rather than a collar to avoid choking.

2 The backseat is best. As with a child, your pet is safest in the back seat. If you're using a harness instead of a carrier, that's a must. Your pet faces the same crush-injury dangers from front-seat airbags as a small child.

over for more tips ➤

Tear off and save or pass along to a pet-lover.



Could you be putting your best buddy at risk without realizing it? See what's wrong with this photo in No. 3 below.

3 No flappin' ears. As much as dogs love to stick their heads out the window, don't allow it. Not only can they suffer injuries from flying road debris (even insects can seriously wound a dog's eyes), they can develop respiratory trouble from having cold air forced into their lungs.

4 No riding in pickup beds. While Washington law allows you to carry your dog in a pickup bed provided you crate or harness it (RCW 46.61.660), it's still a bad idea. In a serious crash, even a crated dog has minimal protection.

5 Talk to your vet. Make sure vaccinations are up to date and, if your dog isn't a happy traveler, your vet may be able to prescribe a mild sedative to ease the trip.

6 Pack both food and water. Considering he might happily drink out of your toilet given the chance, your dog's digestive system is surprisingly delicate. Vets recommend slowly introducing dogs to new water sources to avoid unpleasant surprises.

Tear off and save or pass along to a pet-lover.



Drivers at higher risk for left-side skin cancer

Long hours spent in the driver's seat increase your risk for developing skin cancer on the left side of your face or body. That's the upshot of a recent study at St. Louis University Medical School, which followed 890 skin cancer patients referred to the institution for micrographic surgery.

The study showed a small, but statistically significant predominance of cancers concentrated on the left side (among men, 54%).

Researchers attribute the difference to the lack of UVA protection in vehicles' side window glass. (Windshields now block both UVA and UVB rays, which are known to cause skin cancer.) Exposure occurs whether it's winter or summer.

The study has big implications for truck drivers, salespeople, commuters, and carpool moms – essentially anyone who drives long distances or is particularly vulnerable to skin cancer. To help protect yourself, consider tinting or using UV filters on side windows or wearing protective clothing and broad-spectrum sunscreen while driving. ■

Heat source (continued)

- **Burn only dry wood** (never trash) to help prevent creosote buildup, which forms when unburned gases condense onto cooler surfaces inside the firebox and flue. Creosote is combustible and, once ignited, can crack chimney tile and mortar, exposing your home's wood frame to the flames.
- **Empty ashes into a covered metal container** and store them away from combustibles. Wait a week before dumping them in the trash.
- **Keep combustibles at least three feet away.**
- **Never let a fire burn overnight or close the damper with hot embers in the fireplace.** You risk forcing toxic carbon monoxide into the house.

Space heaters

- **Ensure the guard around the heating element is intact.** If not, don't use it. Replace older heaters with new ones that shut off automatically if they tip over.
- **Set the space heater on a hard, nonflammable surface** (never carpet) and plug them directly into the wall, not an extension cord.
- **Keep drapes, bedding, piles of clothes,** and all combustibles at least three feet away.
- **Turn off space heaters** when you leave the room and before you go to bed. ■

Celebrating PEMCO's second year!



PEMCO goes where you go via Facebook, Twitter, and YouTube

Get the latest updates on consumer news, poll results, traffic bulletins, local happenings and, of course, PEMCO's Northwest Profiles anytime from your computer or PDA.

PEMCO is now on Facebook (facebook.com/PEMCOInsurance), YouTube (youtube.com/user/NorthWestTypes), and Twitter (@PEMCO or, if your cell phone is registered to your Twitter account, text "follow PEMCO" to 40404). When you "Like" our Facebook page or follow us on Twitter, you can enter contests and drawings and learn about special events exclusively for our online community.

We also hope you'll take a moment to give us your candid feedback about your PEMCO experience on pemco.com's "PEMCO reviews" (just click the button on our home page tile). It's an easy way to share your thoughts and see what other customers are saying about PEMCO. ■

BE CARBON-MONOXIDE SMART WHEN THE POWER IS OUT

On average each year, carbon-monoxide poisoning kills 75 Washingtonians, many of whom are trying to cook or stay warm during power outages.

To keep your family safe:

- Never use cooking ranges or ovens in place of central heating.
- Never use charcoal grills, hibachis, or generators inside your home or garage, even if the door is open.
- Install a carbon monoxide detector outside every bedroom and on every floor of your home. Because carbon monoxide is lighter than oxygen (and rises), install detectors on the ceiling or high on the wall. Replace detectors every five years.

Suggest an article

Is there an insurance topic you'd like us to cover in Perspective? Whether it's something you'd simply like to know more about or a consumer tip for fellow readers, we'd love to consider it for a future issue! Please e-mail your ideas to perspective@pemco.com.

If someone depends on you, take a second look at life insurance

With two young children, Frank and Laura Ames knew life insurance was a must. Frank was only able to qualify for a small policy due to health challenges, but Laura got preferred rates and a much larger policy. Ironically, it was Laura who was diagnosed with cancer shortly thereafter. Laura succumbed to the disease several years later, but smart insurance planning has left Frank and the kids with a legacy of long-term financial security.

Is your family as prepared for life's "what ifs" as the Ames family? With budgets stretched tight in a tough economy, some consumers have relegated life insurance to a "nice to have" rather than a "must have." The truth is, they could be setting up their loved ones for financial tragedy.

You likely need life insurance if you answer "no" to any of these questions:

- Could my survivors maintain their current lifestyle if they lost my income?
- Could my spouse afford to hire someone to replace the childcare and housekeeping contributions I make to our family?
- Could my elderly parents get by without my financial or care-giving support?
- Will my dependent children have the financial resources to pay college expenses?

Low-cost term insurance, which provides coverage for a specific period of time (like 10 years), may be a smart choice for people on a budget. When resources permit, consumers may want to add permanent insurance, which may accumulate cash value.

To learn more, call 1-800-GO-PEMCO (1-800-467-3626) or your local PEMCO agent. ■

PEMCO Mutual Insurance Company acknowledges the Life and Health Insurance Foundation for Education for sharing the Ames family's story.

Downsizing (continued)

are you're more likely to walk to work or the grocery store rather than hopping behind the wheel. Let us know if you'll be driving fewer miles. It could make a big difference in your auto insurance premiums. Of course, you'll save even more if you decide to sell an underused car.

You'll be renting rather than buying. Renter insurance protects your personal possessions and guards against liability claims for accidents on your premises. Its low premiums make it a bargain in the insurance world.

When you add up all your savings, you may find they'd offset the cost of an umbrella policy, which adds \$1 million in liability protection to your auto and home policies – a wise purchase in an increasingly litigious world. Minimum underlying coverage requirements apply, so you'll want to ask for details. To learn more, call 1-800-GO-PEMCO (1-800-467-3626) or your local PEMCO agent. ■

Questions you asked us

We drive relatively few miles as it is, and now we've inherited an extra car, a 2005 Toyota Camry LE. Can PEMCO offer any relief on rates?

Yes! We introduce two new discounts on Jan. 10 that could help: a **low-mileage commute discount** for cars driven for pleasure or very short trips to work and an **extra-vehicle discount** for households with more cars than drivers. You'll qualify for both.

When you call your local PEMCO agent or 1-800-GO-PEMCO, be sure to mention how you'll be using the car to ensure you get all the discounts you're entitled to. You'll also want to review your other coverages to make sure they still fit your needs, and consider asking about raising your deductible, which also could save you money. ■

NEWLY MORTGAGE-FREE? LET US KNOW

If you've been paying your insurance premiums through your mortgage company and now – yippee! – you'll be mortgage-free, please let us know.

We'll explain our range of convenient direct-pay options and help you set up a plan that suits your budget.



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We value your candid feedback and may share it (anonymously) on our website.

Crushed batteries can pose fire danger

The next time your dog gnaws your favorite pillow into an unrecognizable heap of slobbery feathers, thank your lucky stars.

It could have been so much worse, as a Washington family learned last summer.

The family puppy got hold of a radio-controlled model airplane and chewed its lithium battery, puncturing the housing and causing an internal short. The battery overheated and ignited the dog's bedding, setting the basement and eventually the house ablaze. Thankfully no one was hurt, and even the puppy survived. But much of the house and its contents were destroyed.

Lithium batteries – the kind used to power devices like smart phones, e-readers, laptops, MP3 players, and digital cameras – can pose a significant fire danger if they're damaged, punctured, or defective. Reports of fires, though rare, have even sparked massive laptop recalls in recent years.

The cautionary takeaway for homeowners with a houseful of portable electronics? No need to bubble wrap your PDA. But do take care to avoid damaging devices with lithium battery packs. That might mean keeping electronics off the floor (away from kids and pets) and storing spare battery packs securely.

You'll also want to watch for signs of battery-pack bulging (for example, your laptop won't lie flat on your desk) or excess heat. Replace any suspect or defunct battery pack and recycle the old one. You can find a recycler near you at ecycleWashington.org. ■