

Think Spring!

This little birdie is! While the weather outside may feel like winter, spring is going to be here before we know it. While we're waiting, maybe we can lookout for the many signs of approaching spring:

- Green grass (or brown grass, but signs of grass instead of snow)
- The sighting of the first robin
- Crocus bursting through the snow.
- Kids on bikes
- Water (not ice) fills the lakes
- Puddles
- Families outside for a Saturday afternoon walk
- Thoughts of flips flops and sandals
- Muddy boots by the back door



Spring is when you feel like whistling even with a shoe full of slush. - Doug Larson



- Nibbling on chocolate bunny ears
- Bugs and butterflies
- Longer days
- Buying packets of flower seeds
- Anticipation of a new baseball season
- The optimism that comes from starting fresh and new.





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Reliable NEWS

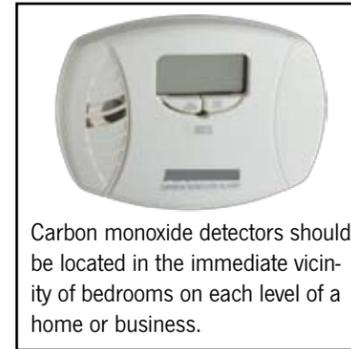


Reliable Insurance Agency

We're true to our name.

The invisible killer

Carbon monoxide (CO) is an odorless, colorless and tasteless gas otherwise known as "the invisible killer." Each year, carbon monoxide poisoning is the cause of hundreds of deaths and thousands of injuries, which require



Carbon monoxide detectors should be located in the immediate vicinity of bedrooms on each level of a home or business.

hospitalization. Since this gas is undetectable, it is imperative to reduce the danger by having carbon monoxide detectors installed in your business and home.

Carbon monoxide is about the same weight as air and will rise with warmer air, so the best location to install a detector is the ceiling. Install detectors outside of each separate sleeping area in the vicinity of the bedrooms on each floor level. Testing detectors should be done at least once per month or per manufacturer's instructions.

- Sources of carbon monoxide:**
- > Unvented space heaters



- > Wood stoves and fireplaces
- > Leaking chimneys and furnaces
- > Backdrafting from furnaces
- > Gas water heaters and stoves
- > Generators and other gasoline powered equipment
- > Automobile exhaust from attached garages
- > Tobacco smoke

- Health effects of carbon monoxide:**
- > Headache
 - > Weakness and fatigue
 - > Nausea and vomiting

- > Confusion
- > Dizziness
- > Chest pain
- > Elevated blood pressure

Respond quickly:

- > If your carbon monoxide detector sounds its alarm, immediately open windows and doors for ventilation.
- > If anyone is experiencing symptoms of poisoning, immediately evacuate the premises and call 911.
- > Turn off fuel-burning appliances and call a qualified technician to inspect them.

Look inside>>>

- > Boat insurance facts
- > Top boat insurance claims
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- > Boat safety
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- > Think spring

Driving in Canada

Travelers to Canada, will want to note the following:

- > Distances and speeds are posted in metric units. 100 kilometers equals 62 miles.
- > The maximum speed limits in Canada are 50 km per hour in cities, 80/km per hour on highways and 100/km per hour on rural highways.
- > U.S. driver's licenses are valid in Canada.
- > Proof of auto insurance is required. U.S. auto insurance



is accepted as long as an individual is a tourist in Canada.

- > Seat belt use is mandatory for all passengers.
- > Car seats are required for all children under 40 pounds.
- > Some provinces require drivers to keep their headlights on during the day.
- > In Montreal, it is illegal to turn right on a red light.

- > Emergency assistance can be reached by dialing 911.
- > Be cautious of deer, elk and moose while driving at night in rural areas.
- > Rapid lane-changes without signaling, and tailgating are common.
- > The frequency with which motorists run red lights is a serious concern throughout Canada, and motorists are advised to hesitate before proceeding on green.
- > Radar detection devices are illegal in Canada.

Boat insurance - get the facts here

You wait months to get out on the water in your boat for a summer filled with easy-going fun.

It's important to make sure you have your boat, jet ski, or other watercraft insured correctly. Don't let a misunderstanding about your boat insurance policy ruin your boating season. Some of the common coverages and options are listed below.

The main types of boat insurance are liability and property damage liability and physical damage:

Bodily injury liability -

Coverage pays for expenses to an injury to others from an accident you caused. Medical bills, pain and suffering, defense costs and lost wages may all be covered.

Property damage liability -

Coverage that can pay costs from damage to other property from an accident you caused. This could be damage to another boat, dock or other structure.

Physical damage -

Covers damage to your own boat and trailer. There are three ways physical damage coverage can be paid:

- > Actual cash value – The market value of your boat and damaged parts
- > Agreed value – You determine the amount of coverage when the policy is written.
- > Replacement cost – Your boat will be replaced with the same type of new boat. This coverage is usually only available to boats less than two years old.

Optional boat insurance coverages

- > Underinsured/uninsured boaters
- > Medical payments – for you and your passengers
- > Fishing equipment – pays for damage to fishing equipment
- > Personal property – pays for damage to personal property
- > Roadside assistance – covers the boat during towing
- > Fuel spill or accident – covers removal of debris from an accident

It's important that you check with your carrier to know exactly what coverage you have and any exclusions that might impact your coverage. For instance, some common physical exclusion include: normal wear and tear, damage from insects, mold, animals, defective machinery or machinery damage.

Boat theft – don't be a victim

These tips can help prevent theft of your boat, boating equipment and supplies while your boat is anchored:

- > Permanently mark or engrave your boat, your trailer and equipment with your vessel's hull identification number and/or your driver's license number.
- > Make a complete inventory of your boat, trailer and equipment. List all gear.
- > Take photos of your boat and equipment.
- > Get a trailer hitch lock.
- > Stow navigational equipment out of sight.
- > Don't leave anything of value on the deck.
- > Properly secure motors, tenders and life rafts to the boat.
- > Secure all boating equipment, such as oars and anchors, to the boat.

These common-sense tips can keep your boat and gear safe and sound where they belong this summer: in the water, next to your dock.

Top 10 boat insurance claims

1. Hitting a submerged object while cruising
2. Theft while anchored
3. Collision with other boats while boating
4. Storm damage while moored
5. Theft while in storage
6. Accidental damage while cruising
7. Flooding while moored
8. Sinking while moored
9. Owner negligence while cruising
10. Accidental damage while moored



You wait months for the summer boating season when you can get your boat – and your family – out on the water. Don't let questions or misunderstandings about your insurance coverage ruin your fun.

BOAT SAFETY

Every year, about 700 people in the U.S. die in recreational boating accidents. This season, keep yourself and your loved ones safe while on the water by using these tips:

- > Have a life jacket on board for each passenger.
- > Wear them.

Boat safety 101: Don't overload your boat.



- > Avoid alcohol. Boating and drinking are not a good mix.
- > Stay alert. You may not be drinking and boating, but the guy on the other side of the lake may be far from sober. Watch for suspicious behavior from other boaters and maintain your distance.
- > Take a boat safety course.
- > Don't overload your boat.
- > Operate at a safe speed.
- > Have one passenger serve as a second set of eyes, keeping a lookout for other boats, personal watercrafts, swimmers, water skiers, etc.
- > Watch out for shallow waters areas and submerged objects.
- > Be especially careful on a personal watercraft (PWC)

and obey the 50-foot rule. Stay at least 50 feet away from other PWC's, boats, swimmers, etc.



LIFE JACKET BASICS

You are required to have at least one, U.S. Coast Guard approved, wearable personal flotation device (PFD) for each person on your boat. The PFD must be the appropriate size for the person wearing it. In order for a PFD to work correctly, it should fit snugly.

PFDs are categorized by type: Type I, II, III, IV, or V. Types I, II and III are commonly worn by recreational boaters. Type IVs are throwable devices such as

life rings and buoyant cushions. Type Vs are for special uses and specific water activities.

When considering a Type I, II or III - remember that, generally, the lower the number the better the performance. (A Type I is better than a Type II.)

Type I Offshore Life Jacket

Best for open, rough or remote water

Advantages

- Floats you the best
- Turns most unconscious wearers face-up in the water
- Highly visible color

Disadvantages

- Bulky

Type II Near-shore Buoyant Vest

Good for calm or inland water

Advantages

- Turns some unconscious wearers face-up in the water
- Less bulky and more comfortable than Type I

Disadvantages

- Not for long hours in rough water
- Will not turn some unconscious wearers face-up



While you are required to have at least one personal flotation device on board your boat for every human passenger, you may want to consider getting a PFD for your best friend as well.

Type III Flotation Aid

Good for conscious users in inland water

Advantages

- Generally the most comfortable type for continuous wear
- Designed for general boating or the activity that is marked on the device
- Available in many styles, including vests and flotation coats

Disadvantages

- Wearer may have to tilt head back to avoid going face down
- Not for extended survival in rough water; a wearer's face may often be covered by waves
- All wearers need to try it in water prior to going boating

