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FEBRUARY 2015

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Deter burglars and prevent other incidents with these tips.

Buckle Up or Don't Drive

Learn why wearing your safety belt is so important.

2015 IIHS Safety Picks

More cars made the list this year than in 2014.

LIFE

Be Active for 20 Minutes A Day

Exercising daily may seem inconvenient, inconsequential or even impossible, but as little as 20 minutes of easy exercise every day can increase your chances of living a longer life.

New research conducted by the Medical Research Council (MRC), which studied over 334,000 European men and women, found that individuals who took a brisk, 20-minute walk every day were more likely to live longer than individuals who were inactive. Subsequently, the study found that a lack of physical activity attributed to twice as many deaths than the number attributable to obesity.

Use the following examples as easy exercise ideas to ensure you are staying active every day:

- Take the stairs instead of the elevator or escalator.
- Walk to a co-worker's desk to ask a question instead of communicating via phone or email.
- Get up and walk around the house during commercial breaks while watching TV.

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Protect Your Home While on Vacation

If you're planning a vacation, especially an extended one, there are many preparations you need to make before you leave. You need to determine your transportation, lodging, budget and itinerary for your trip. In the hustle and bustle of getting ready, do not forget to prepare your home to be safe and incident-free while you're away.

To avoid any problems with plumbing or household appliances:

- Make sure your smoke detectors are working properly.
- Unplug electronic devices and small appliances.
- Turn the temperature down on your thermostat to conserve energy.
- Take out any garbage or old food in your refrigerator before you leave.
- If possible, set your water heater to "vacation."

To make your house look lived-in so it does not attract burglars:

- Put your mail and newspaper on hold until you return in order to prevent it from overflowing your mailbox, or ask a trusted friend or neighbor to regularly collect your mail while you're gone.
- Set at least one light inside your home on a timer.
- Install a motion-activated sensor on an outdoor light.
- Ask a trusted friend or neighbor to mow your lawn or shovel the snow around your home.

Buckle Up or Don't Drive

Here's a startling statistic: A person involved in a 30-mph vehicle collision who is not wearing a safety belt will hit the windshield at the same velocity as a person who falls out of a third-story window. As you can see, not wearing a safety belt can be deadly if you get into an accident. Remember the following the next time you get behind the wheel:

- Buckling up is the law! Every state except New Hampshire has a law for wearing your seat belt, and it is a primary law in 33 states.
- Sixteen states allow the "safety belt defense," which can reduce damages collected by someone in a crash if he or she failed to buckle up.
- Depending on the state, you may also receive a citation if any passengers in the car are unbuckled. Be aware of your state's laws.
- Just because you're in a big vehicle doesn't mean you are safer.

Always follow a simple safety belt rule—buckle up, or don't budge.



IN THE KNOW

IIHS Top Safety Picks for 2015

This year the Insurance Institute for Highway Safety (IIHS) awarded 71 vehicles as a Top Safety Pick or Top Safety Pick+, almost twice as many as last year when only 39 were chosen.

Some of the winners include:

Top Safety Pick+	Top Safety Pick
• Mazda 3	• Honda Fit
• Subaru Impreza	• Chevrolet Volt
• Toyota Prius	• Ford Focus
• Toyota Camry	• Kia Soul
• Honda CR-V	• Chevrolet Malibu
• Mitsubishi Outlander	• Honda Accord 4-door sedan
• Toyota Highlander	• Nissan Altima
• Toyota Sienna	• Volkswagen Jetta
• Infiniti Q70	• Lincoln MKZ
• Chrysler 200	• Toyota Avalon
• Audi A3	• Toyota RAV4
• Volvo S60	• GMC Terrain