

The Brethren Mutual Insurance Company

# Mutual Concerns

## BMIC Protects You With Identity Fraud Expense Coverage



Identify theft is becoming more and more of an issue for Americans today. Many individuals are dealing with the burden and expense of clearing their credit, financial and personal information after becoming a victim of identity fraud.

By adding Identity Fraud Expense Coverage to your Brethren Mutual Homeowners, Mobilehomeowners or Farm Policy for a nominal fee, Brethren Mutual will pay up to \$15,000 for expenses you incur as the direct result of identity fraud.

Contact your Brethren Mutual agent for more details.

*Mutual Concerns* is an online newsletter published periodically that includes safekeeping tips for you and your family members, insurance related information, and value-added services offered to policyholders.

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## Ten Things Your Neighborhood Burglar Won't Tell You

With today's depressed economy, burglary related crimes are on the rise. Brethren Mutual will fill you in on some interesting information your neighborhood burglar won't share with you.

Dear Homeowner,

1. Of course I look familiar, I was here just last week cleaning your carpets, painting your shutters or delivering your new refrigerator.
2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.
3. Those expensive yard toys your kids leave out always make me wonder what type of gaming system they have inside the house.
4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Untouched drifts in the driveway are a dead giveaway.
6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.
7. I won't have enough time to break into the safe where you keep your valuables. But, if it's not bolted down, I'll take it with me.
8. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.
9. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an open invitation.
10. If you don't answer when I knock, I'll try the door. Occasionally, I hit the jackpot and walk right in.

Sincerely,

Your Neighborhood Burglar

Sources: *Convicted burglars in North Carolina, Oregon, California and Kentucky; security consultant Chris McGoey and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis. He interviewed 105 burglars for his book Burglars on the Job.*



## Garage Door Safety Tips

During this time of year, many homeowners keep their garage door open due to more time spent outdoors. If your home has an attached or detached garage, it's important to know a garage door is the largest moving object in your house. The door is often operated by an electric door opener which needs to be maintained and tested to keep the garage a safe working environment.

GarageDoorsofAmerica.com offers several safety tips to help educate you and your family members to help prevent accidents involving garage doors.

1. Read and follow all instructions if self-installing your garage door or garage door opener.
2. Treat your garage door remote control like a key. Hide it in the console, glove box or somewhere else in the car, but don't leave it on the visor where it can be seen.
3. Never stand or walk under a moving door.
4. Teach children about garage door safety. Explain the danger of being trapped under the door.
5. The push button wall control should be out of reach of children (at least 5 feet from the floor).
6. Be sure the garage door reverses on contact with a 1-1/2 inch high object on the floor.
7. Have a qualified service person make repair to cables, spring assemblies and other related hardware.
8. A restraining cable or other device should be installed on the extension spring to help contain the spring if it breaks.
9. Make sure the opener has a reversing feature. Garage door openers manufactured after January 1, 1993 are required by federal law to have advanced safety features.
10. While on vacation, unplug the garage door opener unit or use a wall console security switch to help prevent uninvited guests from entering your home.

Source: *GarageDoorsOfAmerica.com*

## ATV (All-Terrain Vehicle) Safety Tips



- All riders should wear helmets, eye protection and protective reflective clothing. Appropriate helmets are those designed for motorcycle use - not bicycles.
- Ride an ATV that is appropriate for your age.
- Because a child's nervous system and judgment have not fully developed, off-road vehicles are particularly dangerous for children younger than 16 years of age.
- Flags, reflectors and lights should be used to make vehicles more visible.
- Drivers of recreational vehicles should not drive while under the influence of alcohol, drugs or even some prescription medicines.

Sources: *American Academy of Pediatrics, June 2009 and ATV Safety Institute*