

# Mutual Concerns

## Stay Smart This Season

Although it took its time this year, winter is officially upon us. The days are getting more and more chilly, and we have already experienced record breaking amounts of snow this year.

Taking the proper safety precautions inside and outside your home is imperative. We recommend preparing for hazardous winter conditions with a few simple steps:

### 1. Equip Your Home

- Prepare for power outages by layering up on your clothing. Only use generators and other similar items outdoors to prevent carbon monoxide poisoning.
- If the power is out for longer than two hours, toss out all refrigerated foods with a temperature higher than 40° to avoid food poisoning.

### 2. Prep Your Car

- Keep a winter weather vehicle survival kit in your car that includes a first aid kit, flashlight, matches, water, food, and blankets.
- If stranded, only turn on the heat and engine 10 minutes every hour to stay warm.

### 3. Outdoor Tips

- Sprinkle kitty litter on any icy patches to prevent slipping.
- Carry a cell phone at all times.

*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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## Was a Drone on Your Holiday Gift List?



If you are one of the many individuals that wished for a drone this past holiday season, you are not alone. According to the Federal Aviation Administration (FAA), it is estimated that nearly one million drones were sold for general recreational/hobby use last December.

However, the recent popularity of drones has many of us scratching our heads. Why are drones the latest trend? The expanding market for recreationally used drones, also known as Unmanned Aerial Systems or "UAS," became popular when billion dollar companies, such as Amazon and Walmart, started experimenting with the machines to deliver products to customers via air shipping. In addition, companies such as Shell send drones instead of people to complete their more dangerous work in oil and gas facilities, simply because it is more efficient.

Of course, with big-businesses hopping on the bandwagon to use drones, the opportunity to market and sell the machines to the general public came as a lucrative opportunity. Thus, drones joined the popular new futuristic toys on holiday lists across the globe.

Now that drones are in the hands of thousands of consumers, what does that mean for the insurance industry? How do insurance companies adjust claims that involve damage to property caused by a drone?

The primary concern stemming from drone usage is the excess of insurance liability and coverage issues—primarily personal injury and invasion of privacy. Because drones are brand new among consumers, insurance carriers lack clarity and guidance as they attempt to develop coverage to address the risk.

Many insurance companies are waiting for the FAA (Federal Aviation Administration) to develop a more concrete plan to monitor and register the drones before they define coverage in the policy. For now, carriers are working together to gather more information on the function and intent of the machines.

Brethren Mutual is currently reviewing coverage options applicable to drones in light of the ever changing drone landscape.

*CBS Baltimore, "Concerns Over Drone Registration Have Md. Man Taking Legal Action"*  
*Claims Journal, "Recreational Drones: Do Homeowners' Insurance Policies Provide Coverage"*  
*Insure.com, "Alert: FAA waiving fee for mandatory drone registration from December 21, 2015 to January 20, 2016"*

# Don't Get Burned When Heating Your Home This Winter

If you are planning on using your fireplace or wood stove to heat your home this winter, know that it is the warmest and least expensive way to heat your home. With that being said, fire hazards are more prevalent in your home when using these types of heat sources.

It is important to maintain a worry-free, fire-safe home during all seasons. However, winter time results in more frequent use for your fireplace or wood stove. Be aware of safety precautions and have knowledge of the proper use of fireplaces, wood stoves, and other available heat sources, such as:

- Be sure either your fireplace or wood stove is in good working condition. Have a licensed chimney specialist inspect and clean your fireplace to ensure it is operating safely.
- When burning fuel (coal, kerosene, or propane) make sure you do so in a well-ventilated area. This will prevent a buildup of carbon monoxide (a colorless and odorless gas). In addition to a smoke detector, purchase a carbon monoxide detector for your home to be extra safe.
- Keep a glass or metal screen in front of the opening of your fireplace to prevent embers or sparks from escaping. This helps to prevent furniture, rugs, and people from getting burned.
- Most importantly, when heading to bed for the night, make sure your fireplace or wood stove fire is OUT. It can take up to a few days for your ashes to cool, so place them in a covered metal container located 10 feet away from your home. In addition, never close your damper with hot ashes in the fireplace; this will force carbon monoxide into the house.



U.S. Fire Administration, "Winter Fires"



## Document Damage With Smartphone

Getting into a car accident can be a traumatic experience, but filing an auto insurance claim should not be. The best approach to ensuring a smooth claims experience is to document evidence with your smartphone.

Time may pass between the accident and settlement of your claim, which may cause you to forget important details. To prevent this from happening, record as much information as you can at the time of the accident.

Photos and recorded video statements can help document your case, so take as many as possible at the time of the accident (of all vehicles).

Take some notes on your smartphone app on what happened: the speed you were driving, the current road conditions and whether there were any distractions.

Also, make sure to save all documentation: photos, bills, and receipts. You can quickly provide this information to your insurance claims adjuster upon request.

DMV.org, "How To Document Auto Accident Damage"



## Better Sleep for Better Health

Sleep is one of the best things you can do for your health year-round, not just in the winter. However, with the chilly temperatures and shorter hours of daylight, sleep is vital to keeping a healthy mind and body during the cold months.

The way you feel when you are awake depends on how well you slept the night before. As you sleep, your body is working hard to support healthy brain function and immune system. Ongoing sleep deficiency can affect your physical health, as well as mental functions such as the way you think, react, and learn.

Additionally, good sleep plays a large role in puberty in teenagers, and fertility in young women. It can also boost your immune system and help fight common infections, many caused by the winter weather.

So curl up in your bed at a decent hour with a cup of decaf tea, and sleep your way to a better body and mind!

NIH National Heart, Lung, and Blood Institute, "Why Is Sleep Important?"