



NewsLine

Helpful Information for Policyholders of the Central Insurance Companies

The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.



Distracted Driving: There's an App for That

Most of us are on the road nearly every day, making it very likely that many of us will observe a distracted driver texting away as he or she drives down a busy highway. According to *Distraction.gov*, the U.S. Department of Transportation's website devoted to educating Americans about the dangers of distracted driving, approximately 660,000 drivers are using cell phones or manipulating electronic devices at any given moment while driving. Even with rising public awareness in recent years of the dangers of distracted driving, the number of drivers engaging in this risky activity has not decreased.

Although the problem of distracted driving entails many forms such as eating and drinking, grooming, using a navigation system, watching a video, or adjusting a radio, CD or

MP3 player, texting while driving is the most prominent distracted driving activity according to *Distraction.gov*.

Whether you're a driver or a concerned parent, you want to keep your family and loved ones safe when they're on the road. These days, there seems to be an app for everything. But what about distracted driving? Is there an app for that?

The short answer is yes! In fact, there are several apps that can help people stay safer on the road. Some apps work on the honor system and allow you to voluntarily lock your phone, while others eliminate the temptation by locking your phone as soon as it's in motion (with the exception of dialing 911). Whichever level of control you need, there's an app that fits your needs. Here are some to check out.

txtBlocker[®] (txblocker.com) allows you to set up "no cell zones" that limit cell phone use based on specific locations and times. It also has monitoring options for parents to track the phone's location or alert you when the phone's owner exceeds a certain speed limit. It has both an annual payment option and a monthly option starting at \$6.99 per month.

DriveSafe.ly[®] (drivesafe.ly) reads your text messages and e-mails aloud and then automatically responds to the sender. Prices range from \$13.95 a year for a single driver to \$34.95 annually for the family plan.



Fulfilling the Promise Since 1876

Live2Txt (getlive2txt.com) allows you to block incoming notifications of texts and calls on your smart-phone and will send a customized message alerting the caller or sender that you are unable to respond. You can download this app from the Google Play store for just \$1.99.

SAFECELL (safecellapp.com) automatically disables call, e-mail, and messaging functions, while tracking your position to warn you of local no-text and no-cell rules. The app also records safe driving behavior, allowing drivers to review their driving behavior and collect points that build over time. **SAFECELL** is available on the Google Play store for \$2.99 or the Apple App Store for \$1.99.

Another app that parents may want to consider for their teens is the **Risk-O-lator**. This free app calculates how risks for teen drivers are increased and compounded by texting while driving, speeding, tailgating, driving at night, or driving with other teens

Scan to read additional articles on distracted driving or visit Central's blog at blog.central-insurance.com.



in the car. Adolescents can determine how taking multiple risks at the same time can increase their chances of being involved in a collision. By decreasing or avoiding these risks, young drivers can decrease their chance of an accident. The *Risk-O-lator* app can be downloaded free of charge through the Google Play Store and is coming soon to the Apple App Store.

In addition to these apps, you may want to look into apps offered by your mobile carrier. AT&T's *Drive-Mode*[®], Sprint's *Drive First*, T-Mobile's *DriveSmart*[™], and Verizon's *Safely Go* are all available for free to help combat the problem of distracted driving.

The next time you are tempted to send a text while driving or see someone else texting behind the wheel, remember...there's an app for that!

Article adapted from the original blog post "Driving Text Free – There's an App For That!" by Central employee Matt Zollner.

Expand Your Insurance Knowledge with Insurance 101

Scan to visit Central's YouTube channel.



The Internet is filled with educational videos. From learning how to train your cat to making simple auto repairs, if you want to know more about a topic, there's a video to explain it!

But what if you want to learn more about what your homeowners policy covers or how deductibles work? Look no further than Central's *YouTube* channel and our Insurance 101 video series! In three minutes or less, these fun videos help answer your questions on a wide range of basic insurance concepts and coverages such as:

- Auto, home, boat, and umbrella coverages
- Deductibles
- Limits
- Uninsured/Underinsured Motorists



There's even a video on the value and benefits of working with your independent agent! Visit Central's *YouTube* channel and click on the "Insurance 101" section to see what's available. Then browse the rest of our *YouTube* channel for more than 25 short, informative videos on topics ranging from generator safety and preventing frozen pipes to completing a household inventory. It's educational entertainment with value!

You can even subscribe to be notified by e-mail when we release a new video so you never miss a topic!

Visit our *YouTube* channel at YouTube.com/CentrallInsurance, or just click on the *YouTube* link on our website where you'll also find links to our *Facebook* and *Twitter* pages as well as our Blog. Find out how Central is using social media to help you stay connected while becoming an informed insurance consumer!

The Loss of Your Priceless Valuables May Come at a Cost

Whether it's a collection of baseball cards or your grandmother's pearl necklace, your collectibles or valuables are priceless to you. Because they're so important, don't take for granted that your homeowners policy will adequately cover your valuable items for loss. There may be limitations as to how much coverage you have for these "priceless" items.

High value items such as jewelry, silverware, fine arts, furs, coins, stamp collections, firearms, and musical instruments may have limited coverage, if any, under your homeowners policy. It's also possible to have coverage on items such as those listed above, but have restrictions on how much would be paid in the event of a loss.

For example, let's assume that your heirloom pearl necklace is stolen. A standard homeowners policy limits the maximum amount that is available for a loss by theft of jewelry items. In fact, the standard policy only pays up to \$1,500 in coverage – and that's not even considering any policy deductible that must be applied. If the necklace was valued at \$10,000, you're going to be underinsured by several thousand dollars.

So how do you make sure you're adequately covered for your important collectible or valuable possessions?

- Take an inventory of your possessions. It's a great idea to complete a Household Inventory. Check out our "How to Complete a Household Inventory" video on our *YouTube* page or visit the "Resources" page on our website to learn more about a Household Inventory.
- You may need to obtain an appraisal from a qualified professional. Have your appraisals updated on a periodic basis as the value of items such as gold,

silverware, etc. may vary greatly over time. Requirements for appraisals usually vary by company based on value and the type of item being insured. One important reason for appraisals is that they may speed up the claims process as the claims adjuster will be able to more efficiently ascertain the value of your items.

- When working with your independent insurance agent to insure your home, be sure to review your important collectibles and other higher-valued personal property possessions with your agent. When your agent is informed, he or she can discuss items with you that may have coverage restrictions.
- Talk to your agent about scheduling your higher-valued personal property possessions or collectibles on a scheduled personal property endorsement. This endorsement is attached to your homeowners policy and provides you the additional coverage you need to ensure you're adequately protected in the event of a loss. Although there is an additional charge, the endorsement provides broader coverage and, in most cases, is available with no deductible.

While many of your collectible or valuable personal possessions are irreplaceable to you, don't find yourself without coverage should they be lost, stolen, or damaged. Ask questions, take notes, and talk to your independent agent to assure your coverage has enough value for your valuables.

Article adapted from the original blog post "The Loss of Your Priceless Valuables May Come at a Cost" by Central employee David Clay.

The coverages described above are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage language, conditions or exclusions, please refer to the policy or contact your Central agent.

Scan to view our "Personal Inland Marine Insurance" webpage or visit central-insurance.com/docs/home-inlandmarine.htm.



Want to learn more about Central?

Talk to your independent agent or browse through our website at central-insurance.com to become more familiar with Central. Find out about our history, our culture, and our products, or review our annual report.



Make Room for **myCentral® Mobile**

With so many apps out there to choose from – over 1.2 million are available in Apple's App Store alone – it can be difficult to decide which ones will earn the limited storage space that's available on your mobile device. While some apps are just for fun, there are others that we truly need because they help keep track of our finances, organize our personal information, and just make life easier. Finding one that offers convenience, ease of use, lots of options, and doesn't cost more than your monthly service fees may seem nearly impossible. Not for Central policyholders!

The *myCentral® Mobile* app has everything you need to manage your Central insurance policies right from your Apple or Android device:

- Make payments and check account balances.
- View auto ID cards and provide electronic proof of coverage (if available in your state).
- Sign up for E-bill or E-policy (enroll in both and you'll receive a \$5 credit per policy!)
- Contact your agent or Central with one-click dialing.
- Find accident help.

- Report a loss and e-mail photos.
- Review the status of a reported claim.
- View policy information from the declarations page.
- Manage your account information in one easy view.

Not only are all of these options available in one easy-to-use app, it won't cost you a thing! *myCentral® Mobile* is available for download for free by any *myCentral®* user by visiting Apple's App Store or Google's Play Store.

To utilize the *myCentral® Mobile* app, you must have a *myCentral®* account. If you're not a *myCentral®* user, we encourage you to take advantage of the convenient, personalized services on this site to manage your account needs quickly and easily. Whether you log on via your PC or your mobile device, *myCentral®* offers you the online solutions to make your life easier!

And at only 16.2 MB, *myCentral® Mobile* leaves plenty of space on your device for *Candy Crush* and *Words with Friends*! Click on the *myCentral®* link on central-insurance.com to learn more and download the app today!

Visit our "myCentral® Mobile" page on central-insurance.com to learn more!

