

# inSIGHTS



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FEBRUARY 2016

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LIFE

## American Heart Month

February is the American Heart Association's Heart Month, and it's a great time to promote heart health and reduce the prevalence of cardiovascular disease. One of the main focuses of Heart Month is to encourage people to be aware of their blood pressure and to keep it under control. Over 65 million people in the United States have high blood pressure, and they are three times more likely to die from cardiovascular disease.

Since high blood pressure shows no signs or symptoms, it's important to get regular checkups with a healthcare professional. Also, the CDC recommends these steps to keep your blood pressure under control:

- Try to eat more fruit, vegetables and whole grains. Avoid consuming sodium, prepared foods, saturated fat and trans fat, which can greatly increase your blood pressure.
- Exercise for at least 30 minutes a day on most days of the week. As you progress, increase the time and intensity of your exercises.
- Limit the amount of alcohol and caffeine that you drink.
- Talk to your doctor about a treatment plan for your blood pressure. This plan may include medication or other treatments.

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## Smart Devices Can Keep Your Home and Family Safer

Modern smartphones have technology that keeps you safe and makes your daily tasks more convenient. And now, technology experts believe that “smart homes” can do the same for your home and family.

Common household appliances and devices, such as electrical outlets, lightbulbs, smoke alarms and more, are now available with networking and sensor technology similar to smartphones. A smart device uses your home’s Wi-Fi network or a Bluetooth connection—and in some cases advanced sensors—to provide additional safety or convenience features.

For example, you could use an app on your smartphone to change the color or brightness of a smart light. Or, a smart thermostat could sense that your pipes are in danger of freezing and send an alert to your phone. These smart devices can work individually, or they can be networked together to enhance their capabilities. Here are a few examples of smart devices:

- **Electrical outlets:** Smart outlets can monitor your home’s energy usage and automatically switch the power off during the night to save you money on your electrical bill.
- **Locks:** Smart locks can detect your smartphone or a Bluetooth “key.” You can even send electronic keys to a trusted family member or friend, and determine on what day and times the key will work.
- **Appliances:** Smart appliances, such as ovens, washing machines and refrigerators, can be monitored with a mobile app. They can also include analytics technology to run more efficiently and to determine when maintenance is needed.

## Car Safety Collaboration

The Department of Transportation (DOT) has announced a voluntary collaboration with 18 automakers in order to explore new ways to promote safety on the road.

Over the past two years, there have been a record number of recalls, Congressional hearings and lawsuits involving the automotive industry. The DOT established this new collaboration to help automakers share traffic and safety data, research and development on safety features, and more to reduce crashes and manufacturing defects.

The collaboration is based on the Federal Aviation Administration’s (FAA) Safety Management System, which allows airlines to anonymously share data that can help improve safety. This system has been considered a resounding success, and the DOT believes that a similar system could greatly benefit the automotive industry.

The DOT also announced that it will work with automakers to develop guidelines for self-driving cars over the next decade. For more information on car safety and advances in the auto industry, contact us at 559-324-7333.

## IN THE KNOW

### New Drone Regulations

Drones are usually thought of as toys or hobbyist aircraft. However, the FAA legally considers them aircraft, and they now have to be registered online. Here are the basic guidelines for registering recreational drones:

- Drones that weigh between 0.55 pounds and 55 pounds must be registered [online](#).
- Once registered, the drone’s operator will receive a registration number that must be placed on all applicable drones.
- The registration is valid for three years. Failing to register a drone may result in regulatory and criminal penalties.

Since the FAA considers drones to be the equivalent of manned aircraft, any attempt to damage or destroy one can result in federal penalties. Even incidental damage could expose you and your family to severe expenses for any resulting damage.

For more information on drones, contact ISU|MVP Insurance Agency and ask to see our flyer, “Home Matters: Drone Safety.”