

# inSIGHTS

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AUGUST 2015

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LIFE

## National Immunization Awareness Month

August is National Immunization Awareness Month, in order to promote the importance of vaccinations. Before vaccinations became widely available, diseases like the measles, mumps and whooping cough were common. Today, vaccines have almost completely wiped out these major diseases.

A vaccination or immunization contains an imitation virus—usually live but weakened—which is administered to individuals to protect against diseases. The vaccine causes the immune system to produce antibodies—special agents of the immune system that attack harmful elements inside the body. This process teaches your body how to fight off the disease, essentially making you immune.

Vaccines are most effective when at least 95 percent of the population receives regular vaccinations. Because of this, it's important for both children and adults to stay up to date on their vaccinations in order to keep everyone safe from serious diseases.

Be sure to encourage friends and family members to be proactive about their immunizations and to speak with a licensed medical professional about any questions they have concerning vaccines.

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## Home Safety During Tornadoes

Tornadoes are nature's most violent storms. They can cause dozens of fatalities and devastate entire neighborhoods in seconds. In May of this year, a tornado outbreak in the South Central United States resulted in seven fatalities and millions of dollars in property damage. Use the following tips to keep your home and your family safe:

- Document your possessions before a severe storm. If possible, take multiple pictures of the rooms and items in your home.
- Create a plan to get your family to safety. The safest place in the home is usually the lowest floor. Store water, imperishable food items and a first-aid kit in that location.
- Store important documents, such as Social Security cards and banking information, in a safe place. Consider using a brightly colored, waterproof case that will be easy to find and will keep the documents safe during a tornado.
- Never go outside during a tornado. If possible, monitor the weather using a radio or other device, but don't go outside until you are sure the storm has passed.
- Don't rely on cellphones, as local systems will often be damaged or overloaded during a tornado.

After a tornado hits, get your family to safety and wait for professionals to assess the damage to your home and property. Contact ISU|MVP Insurance Agency to discuss your home coverage and for more help safeguarding your family and property from tornado damage.

## Preventing Distracted Driving

Distracted driving is a serious and deadly problem—approximately 3,000 people lose their lives every year due to distracted drivers. Drivers can become distracted for many reasons—because they are eating, talking to passengers or even listening to the radio at a high volume. However, the most prevalent way drivers become distracted is by using cellphones on the road.

Because of this, using hands-free devices while driving has become extremely popular. According to the National Safety Council (NSC), 80 percent of drivers believe that using hands-free accessories for their cellphones will make them safer drivers. However, the NSC also found that using a hands-free device is just as dangerous as using a hands-on device.

While driving, your complete attention should be on the road at all times. Refrain from eating in your vehicle, and ensure that your music does not prevent you from hearing and comprehending the environment around you. More importantly, you should never use your cellphone while driving, even if you have a hands-free device—pull to the side of the road if its use is absolutely necessary.



## IN THE KNOW

### Traffic Violations Can Impact Insurance Rates

All types of traffic violations have the potential to impact your auto insurance rates. Generally, the type and severity of the violation will determine exactly how your premiums are affected. Here are some examples of incidents that could impact your rates:

- Speeding
- Failure to use a seat belt
- DUI convictions
- Illegal use of a cellphone
- Running a stoplight or stop-sign

Of course, the easiest way to keep your premiums low is to obey all traffic laws and stay safe on the road. Contact your ISU|MVP Insurance Agency representative today with any questions you have about auto insurance.