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Insurance Fraud Costs Us All

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Most people would agree that the cost of insurance, specifically auto insurance, always seems to be too high; especially if you are a safe driver you've never had a claim. While there are many legitimate claims that insurance companies must pay out (from both good and not so good drivers) there are unfortunately many illegitimate claims that ultimately impact everyone's insurance costs, regardless of how good of a driver you are. This fraudulent insurance activity is unlawful and costly.

There are many ways in which thieves commit insurance fraud, but some of the more common methods are false medical claims, over-priced/evaluated claims and staged accidents.

When an accident occurs there is the potential for medical needs due to injuries. Sometimes, persons take the opportunity to exaggerate the extent of their injuries hoping to make a fast buck, while other times, persons will allow accidents to occur (stage, purposely cause or fail to avoid for the purpose of filling a false claim). As we all know, medical services are very costly and the costs can add up very fast. An unscrupulous person may try to take every advantage of their claim in hopes of being offered a financial settlement that they don't really deserve.

Likewise, there are persons that will claim their vehicle sustained far greater damage than actually occurred. This is sometimes hard to dispute, because the insured driver doesn't know what the condition of the other driver's vehicle was before the accident. Again, this costs all of us more in our premiums as we pay for inflated and false claims.

So what can I do?

Document, photograph and obtain information when involved in an accident. In some cases you or law enforcement may decide that a law enforcement traffic accident report does not need to be taken and you simply are going to "exchange names" with the other driver. When doing this make sure to get ALL of the driver's information including their name, address, phone, insurance carrier, policy number and a complete description of their vehicle. It's best to actually have them show you their driver's license, registration and insurance certificate to make sure they aren't "making it up."

Look at the damage of both vehicles and take several photographs of the damage and the location of the vehicles at the time of the accident. If there were any witnesses to the accident be sure to get their personal contact information. Wait until the other vehicle drives away and observe their vehicle to see if there are any obvious problems (noises, obvious operational problems). Make notes of the accident and exactly what occurred (along with all the information you collected) and contact your insurance company immediately.



Be careful what you say!

Be cautious in commenting on fault or promising to fix the other party's vehicle when doing an exchange of information where no law enforcement report is taken. If you choose to settle outside of insurance be very careful and always have the repair quotes come from a mutually agreed upon source.

The Summer Is Over Already?

This isn't just a topic for parents and young people - it's a safety message for everyone!

It's hard to believe, but the better part of summer has come and gone and it's now time to start thinking about school.

It is important to instill in our children not only the confidence (when age appropriate) to walk, bike or take the bus to school, but also how to best protect themselves in all situations. Here are some important safety tips to review with your school-bound children:

Stranger danger. It's crucial to remind our children about strangers on an ongoing basis. Complacency is a danger that sneaks up on all of us, from kids to parents. Instruct your children to vary their route of travel (for those that bike or walk) but remind them that they must keep you in the know as to which way they are headed to school.

Someone tried to grab me! Unfortunately abductions occur in our country; however, they are very rare. Tell your children what to do if someone attempts to take them against their will. An explosive, direct response of a well-positioned kick or hit will provide them the moment or two needed for escape, and screams and calls for help will attract attention.

Awareness — key to safety. Regardless of your age, athletic ability or sheer strength, it is important to be aware and prepared. Teach your children to look around and know what's behind and in front of them. Also encourage walking in groups to deter abductions.

Plan B — I need help — Where do I go? There may come a time when out of fear (of a danger real or perceived) your child needs help. Show him or her the best places to go (friend's homes, public locations and the police or fire departments).

As parents, our tasks are not only to educate our children about safety, but also to educate ourselves. Here are some tips on parent education:

- Visit the state's Megan's law database to find out who lives in your neighborhood, or on your child's route to school. If an offender does reside in the area, inform your children about who to avoid and how.
- Buckle Up! Each year thousands of children are killed or injured in car crashes. The sad fact is that many of these fatalities and injuries could have been avoided.
- Set the example! Not using crosswalks, failing to buckle up, not observing good safety measures, says one thing only to our children...it's OK, mom and dad do it!
- Even if you don't have children in school, you are still part of the school safety picture. From traffic safety to being part of the "safety net" for children, we need your participation! The following are some ideas about how you can help create a safe school community:
- Slow down! For many, the summer school breaks have meant an opportunity to disregard special school speed limits. The summer is over and now is the time to follow the school traffic safety signs.
- Give them a few more inches. New, young bicyclists are out on the streets finding their way to school. Give them a little more room on bike paths and in bike lanes, as many are still mastering the two-wheel balancing act.
- Stop! Be extra observant at crosswalks, as some younger pedestrians may be over-eager to cross on their way to school or home.



Blinking Red Lights – What do I do?

The return to school for children means in many communities the return of those big yellow buses. This also means it's time to start looking for the flashing red lights on the front, back and sides of the buses.

The flashing red lights require you to stop and it's not just for the convenience of the bus driver, it's for the safety of the children! Crossing the street, entering or exiting the bus can pose a safety hazard so to reduce those hazards, laws were enacted that require all of us to stop for the flashing red lights. Remember to keep your eyes peeled for the flashing reds and thanks for keeping our students safe.

Home Security 101 - Is your Safe ... safe?

What's in our home may be of more value than we imagine and because we take great care to "lock up" our home there can be a feeling that there is nothing to worry about; everything is safe and secure.

Unfortunately, there are many people who have had the same mindset and felt that nothing could happen, so why worry? The reality is that sometimes thefts or other disasters do happen, (not necessarily caused by a person) that can take away or destroy "priceless" items and documents such as heirloom jewelry, deeds, bonds, stocks, cherished photos and many more. The loss of any can be devastating and in some cases difficult or impossible to replace.

There are a couple of approaches that can be taken to securing and protecting these items. The less costly (at least initially), although limited in space, is to obtain a safe deposit box at your favorite financial institution. These "locked drawers" allow for very safe, secure and insured protection of your small items and important documents. The downside is that you can only access these items when the financial institution is open, which on a long holiday weekend could be problematic.

The other remedy is to install a safe in your home. Do your homework before investing in a safe and determine which is going to accommodate the quantity of items you intended to securely store. Check product evaluation sources (magazines, online or friends who have already purchased a safe) to find the best possible safe for your needs.

The most secure safe is one that can't easily be moved. Most families will not be purchasing safes too large to move (full size, weighing hundreds or thousands of pounds). A smaller safe should be one that can be securely attached to a wall or in a floor. This doesn't make it impossible to steal but makes it a great deal more difficult. Likewise, placing the safe in as concealed location as possible also helps deter theft (or attempted theft) of the safe.

During World War II the phrase "loose lips sink ships" was commonly heard in the naval ranks, referring to making comments (or sharing secrets) that an enemy may hear and use against the United States. The same can be said for your safe! Word of where your safe is located can aid a thief in finding and attempting to remove it. Likewise, sharing your safe combination with a young person, who may inadvertently share it with others, can start the process of getting a combination into the hands of someone who may use it for their own (illegal) purposes!

I'm all set, I have a lockbox hidden under my bed!

Well, to a certain degree you may be "all safe" from fire or other natural disaster, but an easily transportable lock box isn't going to slow many burglars or thieves down. While they may not be able to immediately get into the box in the short time they are committing their crime, they most likely will take it with them and take their time in cracking it open. A "lock box" is best for protecting documents and items from fire, not from theft.



Personal Safety-Out and About

The chances of a person becoming a victim of a robbery or an attack of any sort are pretty slim, however it could happen and there's nothing worse than knowing it could have been prevented.

In this edition, we'll talk about some steps you can take to ensure your safety, regardless of where you are, when you're out-and-about for a walk, run, roll or jog.

1. Statistically, there is less of a chance of becoming a victim of a robbery or assault when you're in the company of a trusted friend or family member while out on your stroll. That family member can also be of the four-legged type, which can be a true deterrent to criminal acts.
2. Take a cell phone with you. Be prepared to call 9-1-1 if necessary. It's also a good idea to program in the 7-digit phone numbers of the local emergency services agencies in the areas you frequent most.
3. Let someone know where you're going and when you expect to be back. Vary your route and don't take a trip through areas you know are unsafe. Also, take only what you need! Carrying a wallet full of money and credit cards probably won't help you exercise any better and if someone were to demand your possessions, giving up a few bucks is a lot easier than giving up a wallet full of hard-earned money.
4. Most importantly, keep a prevention mindset by being aware of your surroundings and those around you, but don't lose focus on the value of exercising and enjoying your time outside!

Enjoy the summer and be safe!





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