



News for Our Clients

A monthly news bulletin provided by PIA and your insurance agent

Safety Alert

Dangers of Pumping Gas

Most fires that occur while people are pumping gas are caused by those who do not turn off their engines or are smoking. It's important that we cut off the motor and not strike a match, use a cigarette lighter, or smoke while fueling.

Also, remember to disable or turn off any auxiliary sources of ignition such as a camper or trailer heater, cooking units, or pilot lights.

Static Electricity

However, a few fires each year are caused when static electricity ignites fumes. Some of the things you're reading on the Internet are only rumor.

However, so much has been said on the subject that gas stations have started posting information. You've probably read some of it while you're pumping gas.

Some of the things you read, even at the gas stations, aren't anything to worry about, but it is doubtful they are going to change the wording because of the slim chance of an event that triggers a lawsuit.

An example of something that is just a rumor is this: Spokesmen at the Shell Oil Company have been quoted as saying a ringing cell phone caused a spark that ignited a fire. However, Shell officials deny saying this. In fact, it is said to an "urban legend." Apparently, there is no documentation that this has ever occurred.

In spite of fires caused by static electricity seldom happening, now that cooler weather is here, it's a good time to discuss problems caused by static.

Gas and Portable Containers

A few people have encountered problems when filling containers

with gasoline, so here are a few rules to remember:

- 1) Use only an approved portable container.
- 2) Put the containers on the ground – not inside a vehicle or in the trunk or the bed of a pickup truck or floor of a trailer – when filling them.

- 3) Manually control the nozzle valve; fill the container slowly to decrease the static buildup and minimize spilling or splattering.

- 4) Fill the container no more than 95 percent to allow for expansion.

- 5) If gas spills, be sure it evaporates before you put the container in your vehicle. Report the spillage to an attendant.

- 6) Place the cap tightly on the container after filling.

- 7) Be sure the container is put in the vehicle so it doesn't tip or slide.

- 8) Don't leave the container in direct sunlight or the trunk of your car for more than a short time.

Putting Gas in Your Vehicle

The Petroleum Equipment Institute launched a campaign last year to make people aware of fires that can occur when we drive up to fill our tanks at gas pumps.

We've heard that problems with static electricity causing a fire happen more with women, as it's thought that most men don't get back in their vehicles until they are finished filling the tank so are less often involved in these fires.

We can't document that fact, but the Institute has researched 150 cases of fires caused by vapors that come out of the gas. The results were surprising. Take a look at what they've found:

- 1) The incidents occur at various times of the year, but more of them have occurred when the



weather is cool and dry. (More of us are tempted to get back in our cars when it's cool too.)

- 2) There were 29 fires where the vehicle was reentered and the nozzle was touched during refueling.

- 4) Seventeen fires occurred before, during or immediately after the gas cap was removed and before fueling began.

- 5) The fires occurred in a variety of vehicle makes and models.

- 6) Some fires resulted in extensive damage to the vehicle, to the gas station, and to the customer.

- 7) The death of one person and one dog has been attributed to this cause.

What To Do When Fueling

Robert M. Renkes, Executive Vice President and General Counsel the Institute, suggests no matter how cold we get when pumping gas, we should NEVER get back into our vehicles.

However, he says if we absolutely HAVE to get in our vehicles while the gas is pumping, we should make sure to TOUCH THE METAL, such as the door handle, when we exit the car, before we pull the nozzle out.

Since some of these fires occurred even when the driver did not get back in the car, it would be a

good idea to touch the metal every time we exit our vehicles. This will discharge the static from our bodies before we remove the nozzle.

What to do If There is a Fire

If you experience a fire when refueling, leave the nozzle in the fill pipe of the vehicle and back away. (Leaving the nozzle in the vehicle will prevent any fire from becoming much more dangerous.)

Notify the station attendant immediately to shut off all dispensing devices and pumps. If the facility is unattended, use the emergency shutdown button to shut off the pump and use the emergency intercom to summon help.

You can find out more information on this and the Petroleum Equipment Institute by going to their website: <http://www.pei.org>.

More on Static

Static electricity is generated whenever two materials contact each other. You've, no doubt, experienced it when you've touched someone after sliding across a car seat or walking on carpet. Just these simple actions can generate friction, resulting in a buildup of a static electrical charge.

All materials are made up of electrical charges; positive charges are called protons and negative charges are called electrons. When two materials are in contact, some of the electrons and protons will redistribute to the two materials.

The materials seek to return to their original state, allowing the excess charge to dissipate. The discharging of these extra atoms is what causes static shock.

Dry air enhances the static charge build up. Colder air makes for drier air so you'll feel the static inside when air conditioning is on and when cool air is heated.

A question you have may be: what can you do about it? Not much, outside. Indoors, a humidifier can help; shoes with natural soles will resist the buildup. It is rare the buildup occurs on cement or wood floors, and it is especially bad on older nylon-type carpets.

Property Losses

Officials at Insurance Services Offices, Inc., say insurance companies paid about \$2.9 billion to homeowners and businesses for insured property losses during the third quarter of 2003.

They are still paying claims from the September 11, 2001, terrorist attacks, but there were seven catastrophic events during July, August, and September - - Hurricanes Claudette and Isabel, four wind and thunderstorms, and the widespread power outage in the northeast.

Hurricane Isabel topped the list for the most losses - it's expected to total \$1.17 billion.

Virginia had the highest insured losses at \$460 million, mainly from Isabel. Maryland and Tennessee followed close behind with losses of more than \$400 million.

These figures do not include flood insurance losses insured by the National Flood Insurance Program.

How Much Life Insurance?

Determining how much life insurance you need is one of the times utilizing an insurance professional really pays off.

A skilled professional will evaluate your family's financial needs and estimate what they would need if you die or are no longer producing income.

An annual cash flow must be determined. Ongoing expenses, such as day care, tuition, and retirement savings must be considered, along with medical bills, burial costs, and estate taxes.

There is also a re-adjustment period for your family that needs to be considered. They may want to move to another home. Your spouse may need special training to prepare for a new career. Many stress management professionals advise a period of relaxation for the family, such as a vacation.

While some insurance people will advise you to carry five to eight times your annual salary, this is just a rule of thumb and a crude point from which to start. A careful needs analysis by a professional is the only proper approach.

Do Not Call

You've no doubt read in the news that the do-not-call requirements have been switching from on to off and back on again. The latest news is that telemarketers cannot telephone those whose names are on the list. We think that is the final decision.

If you haven't put your name and phone number on the do-not-call list, but want to do it, you can email them at www.donotcall.gov. You may also call 888/382-1222.

Your name will be put on the do-not-call list the day after you email or call, but telemarketers do not have to access the list more than every three months, so it could take that long before your request is honored.

The do-not-call laws pertain to only individuals; businesses cannot add themselves to the list.

Political and charitable organizations, telephone surveyors, and businesses with whom you have a relationship are exempt from the law so individuals will still get calls from them.

Companies from whom you've ordered something are considered to have a business relationship with you for 18 months after the delivery or last payment. If you make an inquiry or send an application to a company, they may call you for three months. However, if you ask them to put you on the do-not-call list, they must do so.

If you have a business that does telemarketing and you want to access the list so you don't make the mistake of calling someone whose name and number is on it, you can access them at <https://telemarketing.donotcall.gov>.

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