



Insurance available for all types of motorized vehicles

Traffic laws are designed to keep everyone on the road as safe as possible. That motivation also is behind laws governing the need to purchase insurance, which is required in the vast majority of American states.

At Northeast Nebraska Insurance Agency in Wayne, insurance coverage is available for a variety of vehicles and other types of pieces of property that may be found on the roads.

"We insure, cars, pickups, farm trucks, semi trucks and trailers, ATV's, UTV's, golf carts, motor homes, boats, farm tractors, combines, any self propelled farm implements," said David Woslager, an agent at Northeast Nebraska Insurance Agency.

Woslager provided sample quotes for insurance for a pickup truck and a golf cart. He noted that many variables go into the actual cost of the insurance, including the age of the vehicle being insured and the age of the person purchasing the insurance.

According to Insure.com, insurance is an agreement between the policy holder and an insurance company which protects the individual against financial loss if the vehicle is stolen or involved in an accident. The Insurance Information Institute (III) says auto insurance provides property, liability and medical coverage. Property coverage covers damage or replacement of the vehicle. Liability coverage is for the policy holder's legal responsibility to others for bodily injury or property damage. Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes even funeral expenses or lost wages.

Compulsory vs. mandatory

coverage

Depending on where a policy holder lives, there are certain coverages that are compulsory, or mandatory coverages that are the minimum amounts required by

law. Optional coverages also can be purchased to suit one's needs. Compulsory coverage may vary based on location, driver's age, type of vehicle, and type of financing on that vehicle. It is best to dis-

cuss coverages with an automotive insurance agent to figure out which types of coverage will be needed and to get a price quote. The six basic kinds of coverage include:

- bodily injury liability

- personal injury protection
- property damage liability
- collision
- comprehensive
- uninsured and underinsured motorist coverage


Insurance typically is sold with deductibles, according to the III. Policy holders may opt for higher deductibles so they can lower their premium costs. Additional factors that will affect the cost of coverage include driver's age, driving record and location where the vehicle is housed or used. Credit score and gender also may affect premiums. Defensive driving courses and protecting the vehicle with anti-theft devices may help lower premiums.


Insurance costs vary by a significant amount, so it is a good idea to shop around and compare quotes. Bundling of auto insurance with other policies, such as homeowners insurance or umbrella policies, may help reduce rates.

To obtain an insurance policy, the agent will need the year, make and model of the vehicle being insured. For the most accurate price quote, the VIN number will be needed.

To buy auto insurance, one needs to be the registered owner of the car. Some states allow dependent and independent drivers to own a car in their own names at age 16 or 17. Some parents opt to combine insurance coverage for their teenagers because the premiums may be cheaper. Teenagers tend to be riskier in the eyes of insurance companies due to their lack of experience and perceived recklessness. Those factors are reflected in premium costs.

Insurance is something every driver should have. Motorists can explore their options to find policies that fit their needs and budgets.

		PolicyRater Version 17.6.12 - 02/15/2022	Page 2 of 3
Proposal - NE		Reference ID: AUQ00077 - Joe, Client	02/18/2022 02:57:01 PM
Vehicle Detail			
Veh 001 - 2017 FORD F-150		<u>Coverage Description</u>	<u>Limit/Deduct</u> <u>Premium</u>
<i>Driver:</i> 001 Joe,Client		Bodily Injury (BI)	100/300 32.00
<i>VIN:</i>		Property Damage (PD)	100,000 45.00
<i>Classification:</i> Primary vehicle for driver		Medical Payments (MED)	5,000 4.00
		Comprehensive (COMP)	250 Ded 255.00
		Collision (COLL)	500 Ded 134.00
		Uninsured Motorist (UM)	100/300 5.00
Multi-Policy Discount: YES		Underinsured Motorist (UIM)	100/300 9.00
Multi-Car Discount: NO		Emergency Road Service (ERS)	300 5.00
Passive Restraint Discount: YES		Rental Car (RENT)	40 11.00
<i>Territory:</i> 001		Media Equipment	0 .00
<i>Used for rating only</i>		Non-owned Vehicle	0 .00
		Custom Parts	0 .00
		Loan/Lease Gap	.00
		New Car Replacement	.00
		TNC Driver Coverage	.00
Symbol: HE RM GH M1 MR		Veh 001 Total:	\$500.00
Usage: Town			

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Proposal - NE		Reference ID: RVQ08383 - Joe, Client	02/18/2022 03:02:06 PM
Vehicle Detail			
Veh 001 - 2015 EZ GO Golfcart		<u>Coverage Description</u>	<u>Limit/Deduct</u> <u>Premium</u>
<i>Driver:</i> 001 Joe,Client		Bodily Injury (BI)	100/300 12.00
<i>VIN:</i>		Property Damage (PD)	100,000 4.00
<i>Classification:</i> Electric Golfmobile		Medical Payments (MED)	5,000 12.00
Multi-Vehicle Discount: NO		Physical Damage (PhyD)	250 Ded 16.00
		Uninsured Motorist (UM)	100/300 8.00
		Custom Parts	0 .00
<i>Used for rating only</i>		Veh 001 Total:	\$52.00
<i>Territory:</i> 001			
<i>Usage:</i>			
<i>Cost Price New:</i> 6500			
<i>Motor Size:</i> 48 volts			
<i>Group:</i> Electric Golfmobile			

How drivers can handle suddenly unsafe driving conditions

The chance to take in idyllic landscapes and sun-soaked views is a big part of what makes road trips so appealing. When traveling during certain times of year, such as spring and fall, seasonal landscapes dotted with vivid colors can be especially stunning.

Prior to embarking on a road

drivers may encounter on the road, and what they can to do to make it through such situations safe and sound.

- Aggressive drivers: Aggressive driving or road rage is a significant issue, more so than some drivers may recognize. A survey from the AAA Foundation for Traffic Safety



trip, travelers can't be blamed for getting caught up in the sights they're on the cusp of seeing. But it's equally important that drivers take steps to prepare for unsafe driving conditions. Even if the forecast is nothing but sunny skies, driving conditions can suddenly take a turn for the worse. The following are a handful of unsafe conditions

found that nearly 80 percent of drivers expressed significant anger, aggression or road rage behind the wheel at least once in the previous 12 months. The insurance experts at Geico® recommend that motorists who encounter aggressive drivers do their best to stay away from them. Consider safely changing lanes, gradually slowing down or

even exiting the highway. Geico® advises against stopping, as that can lead to potentially dangerous confrontations.

- Bad weather: Bad weather can include anything from snowfall to driving rain to thick fog. Though it's wise for drivers to consult the weather forecast prior to hitting the road, no forecast is 100 percent accurate, which underscores the importance of knowing what to do when conditions suddenly take a turn for the worse. If inclement weather appears unexpectedly, slow down and be sure to leave extra room between your vehicle and the vehicle in front of you.

The automotive analytics firm J.D. Power notes that many experts recommend drivers double the cushion between their vehicles and the ones in front of them when driving in rain, snow, sleet, and other adverse weather conditions. Doing so can help to offset the slower brake time that occurs when driving in bad weather.

- Debris: Road debris can include anything from materials that get blown away from roadside work sites to falling rock to tire treads to items that fall off of other vehicles. The suddenness of and the potentially serious consequences of being hit by or hitting debris is

why a proactive approach is ideal. Avoid tailgating so you have ample room to maneuver should anything fall into the road. It's also important to leave room on the side of your vehicle so you can swerve out of the way. On especially long road trips, share driving duties so whoever is behind the wheel is fresh and alert. Alertness improves reaction time, making it much more likely drivers can avoid debris.

The open road has its hazards. But drivers who plan ahead and know what to do when encountering adverse conditions can ensure road trips are memorable for all the right reasons.

Road trip safety tips shared

Road trips are great ways to get away from home and see the country. Such excursions enable travelers to get up close and personal with various attractions and afford them a chance to travel at their own pace.

No matter where the road may take you, safety should always be a priority. The home and travel safety resource Safewise reports that car accidents are the No. 1 cause of death in America among people between the ages of one and 54. The Canadian Transportation Safety Board estimates that there are 160,000 car accidents each year in Canada.



Breakdowns happen, even with well-maintained vehicles. Stock an emergency roadside kit and keep it in the car at all times. Kits should include:

- mobile phone and charger
- flashlight
- first aid kit
- jumper cables
- jack and tire-changing tools
- flares
- water and nonperishable foods
- paper maps
- emergency blankets, towels and changes of clothes


Keep the number of a roadside service, and phone numbers for

emergency contacts in the glove compartment just in case cell phone service is spotty.

Take frequent breaks

Driving while tired is just as dangerous as driving while intoxicated. According to the Centers for Disease Control and Prevention, after being awake for 18 hours, the human body functions like someone with a blood alcohol content of 0.05 percent. After being awake for 24 hours, it's equal to 0.10 percent, or the equivalent of a 160 pound man drinking five beers in an hour.

Don't wait to feel tired to pull over. Make frequent stops or switch drivers to give everyone breaks.



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Keep weather in mind

Let the season and the forecast dictate your route. Ensure windshield wipers are working and blades are effective. Consult weather forecasts to determine if thunderstorms will be in the area or if it will be especially windy. Never drive through flooded roadways.

Don't forget masks and sanitizer

Traveling during the era of COVID-19 requires taking extra precautions. Wear masks and sanitize your hands during bathroom breaks and rest stop visits.

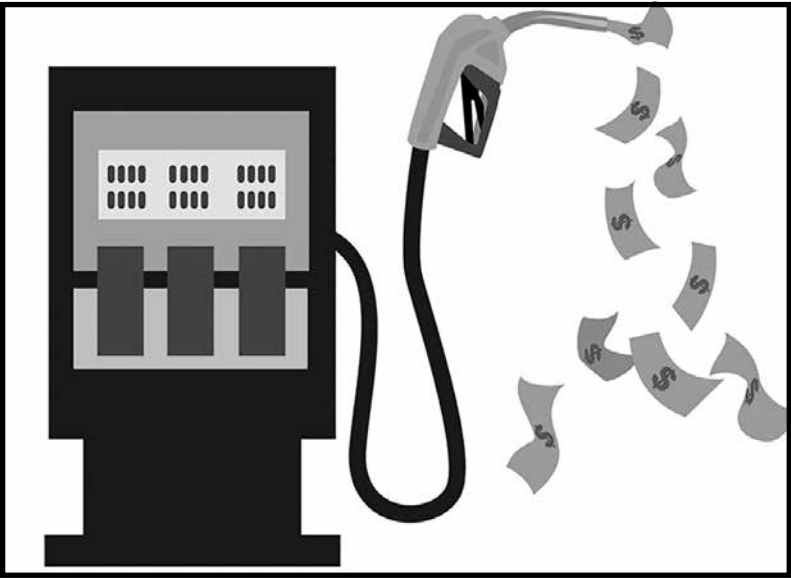
Road trips are an exciting way to travel. Safety should be part of the planning process.

Simple strategies offered to be a more efficient driver

Drivers likely need no reminder that the cost of fuel is high. In November 2021, data from the U.S. Energy Information Administration indicated the average price per gallon of fuel was \$3.39. That marked a seven-year high and an increase of \$1.29 in just 12 months.

Learning how to be a more efficient driver is a great way to improve gas mileage and take some of the sting out of filling up.

- Take it easy behind the wheel. The Office of Energy Efficiency & Renewable Energy reports that aggressive driving can lower gas mileage by as much as 30 percent when driving at highway speeds and 40 percent when driving in stop-and-go traffic. Avoid speeding and rapid acceleration and braking.
- Utilize in-vehicle energy feedback. A recent study from researchers at the Institute of Transportation Studies found that drivers who used driver feedback devices in their vehicles in an effort to save fuel improved their gas mileage by about 10 percent. Many modern vehicles are equipped with such devices, and drivers can learn to use them and reap the rewards with less frequent trips to the filling



station.

- Keep cargo off the roof. Rooftop cargo boxes can be convenient when traveling on vacations. However, researchers at the Oak Ridge National Laboratory report that such boxes can reduce fuel economy by a significant percentage depending on where drivers are driving. City drivers with rooftop cargo boxes may experience a 2 to 8 percent decline in fuel economy, while vacationers traveling at interstate speeds may notice a decline as high as 25 percent. Cargo boxes are convenient, but they're not very aerodynamic, so it's best to remove them after returning home from vacation.
- Avoid idling. Idling was once advised to warm up vehicles so they did not stall once they leave the driveway and hit the open road. However, that stalling occurred when cold carburetors could not get the appropriate mix of air and fuel in the engine. But carburetors have long since been replaced

by electronic fuel injection systems, negating the need to warm up a vehicle to avoid stalling. The Environmental Protection Agency and the U.S. Department of Energy note that modern engines will warm up by being driven and urge drivers to avoid warming up their cars for more than 30 seconds. High fuel costs make it advantageous for drivers to embrace efficient driving, which can save a substantial amount of money at the gas pump.

Did you know?

The United States and Canada have two of the lowest minimum age driving requirements in the world.

Minimum driving age requirements vary by the state and province in the United States and Canada, respectively. However, in many areas of the United States, drivers can begin driving with a learner's permit around the age of 14 (drivers with learner's permits often must be accompanied by fully licensed drivers), while the minimum driving age in most Canadian provinces is 16 (it is 14 in Alberta).

Throughout much of Africa, including in countries such as Egypt, Kenya and Morocco, the minimum driving age is 18. The Central American countries of Costa Rica, Honduras and Nicaragua also make young people wait until the age of 18 before they can get behind the wheel. Much of South America is the same, with only Argentina (17) and Chile (17 with parental approval) allowing young people to drive before they turn 18.

Many countries in Asia, including China (18), India (18 for cars, 16 for gearless bikes under 50 cc) and Japan (18 for cars and motorcycles over 401 cc), also have higher minimum age driving requirements than the United States and Canada.



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Why it’s important to wash your car

The first things to come to mind when many people ponder vehicle maintenance are oil changes and routine tune-ups. Though each of those things are vital components of automotive maintenance, it’s important that drivers recognize the value of a thorough car wash as well.

Drivers may see a car wash as a way to make their car look good, and that’s not untrue. An effective car wash can give a car a look that mirrors how the vehicle appeared the moment it was driven off the lot.

But an effective wash is more than just cosmetic. According to Consumer Reports, a thorough car wash removes grit and residue, thus protecting the car’s paint job and reducing the likelihood of corrosion. Though late model vehicles aren’t as susceptible to rust, fading and peeling as cars made decades ago, they still need a thorough and



routine wash to remove dirt, grime and bird droppings that, over time, can adversely affect the paint job and, if left unchecked, eat away at the metal.

Another benefit to routine car washes is they can prevent damage related to seasonal issues.

may not be a time many drivers visit the car wash, but it’s important to do so after snow has melted and salt on the roadways has been washed away by rain. Most car washes now offer high-pressure undercarriage treatments that can wash off salt and prevent corrosion and the formation of rust.

But it’s not just the exterior of the car that can benefit from routine washing. When taking their cars to get washed, many motorists pay a little extra to have their vehicle interiors cleaned. Sometimes referred to as “interior detailing,” cleaning the cabin of the car helps to maintain the interior so it looks new longer. Routine interior cleaning also can remove dust and other particles that can serve as irritants if allowed to build up over time.

Resale and trade-in value is another factor to consider. The automotive experts at Edmunds note that the average transaction price for a

used vehicle in the second quarter of 2021 was \$25,410, which marks a 21 percent increase over the year prior. Much has been made of the microchip issues that have compromised auto manufacturers’ ability to produce new automobiles, and that led many motorists to the pre-owned vehicle market. Dealerships also offered incentives to drivers willing to trade in their late model cars. By taking care of a vehicle’s interior, drivers are putting themselves in position to capitalize on the increased reliance on the pre-owned market. Prospective buyers, whether they’re private citizens or dealerships, will see more value in a vehicle with a well-maintained interior than one with a cabin that’s seen much better days.

Car washes may be seen as a purely cosmetic form of vehicle maintenance. But the benefits of routine and thorough car washes extend far beyond aesthetic appeal.

Tips offered for first-time RV drivers

Whether it’s the welcoming weather or the chance to follow a favorite football team or, of course, the awe-inspiring foliage, many people are ready to hit the open road. A car or truck might suffice for a day trip or weekend getaway, but those who want to travel more extensively often do so in an RV.

Recreational vehicles, or RVs, provide a taste of home away from home for millions of people every year. RVs allow people to visit even the most remote locations without having to worry about finding food or lodging. As welcoming as the interior of an RV can be, it’s also easy for first-time RV drivers to feel a little intimidated. RVs are the largest vehicles many people will ever operate, and even long-time drivers will likely need some time to



adjust. That adjustment period can go smoothly if drivers take steps to grow more comfortable behind the wheel before embarking on their trips.

bigger and heavier than cars and trucks, and practice runs can help drivers grow acclimated to that size. Don’t begin a practice run without first noting the class and height of the vehicle. The online camper resource Camper Report notes that Class C RVs average 10 feet in height, while Class A RVs are typically between 13 and 14 feet tall. Measure the height of your RV prior to your first practice run so you can be sure you can make it beneath all overpasses on your route.

•Take a companion along. Drivers behind the wheel of a car or truck may not give a second thought to driving in reverse or navigating their way around parking lots. But such situations require some forethought, and even a little help,

when driving an RV for the first time. A traveling companion can direct drivers into and out of parking spots until they grow more acclimated to operating an RV.

•Utilize leveling blocks. RV leveling blocks help RVs stay level when parked on sloped surfaces. The RV experts at TheRVGeeks.com note that RVs need to be level in order for equipment to work properly. That’s problematic if you park at a campsite with uneven ground. Even if equipment is functional when parked on marginally sloped surfaces, navigating your way through an RV parked on such ground is inconvenient if not annoying. Leveling blocks also can keep jacks from sinking into soft ground, making them an inexpensive yet useful accessory for any RV trip.

•Practice dumping your tanks. Drivers whose RVs have toilets will eventually need to dump their waste. Drivers should practice this in advance of their first trip so they are practiced when the time comes to do it on the road. Tutorials on YouTube can teach drivers how to dump their tanks. Drivers also can invest in a highly rated, thick sewer hose to avoid being sprayed with waste while out on the road.

RV travel is a great way to experience the open road. First-time RV drivers can try various strategies to get used to what it’s like to be behind the wheel of these unique vehicles.



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Tips shared to safely drive in large cities

Visitors to large cities often marvel at how drivers traverse urban roadways. Non-city dwellers may white knuckle their way through crowded city streets, all the while wondering how anyone could handle such a stressful experience on a daily basis. Though suburban or rural residents may never master the art of city driving, they can embrace various strategies to make city driving safer and less stressful.

- Take a small vehicle if possible. Rural and suburban roadways may be built for SUVs and other large vehicles, but that’s not often the case in cities. A feeling of claustrophobia contributes to the discomfort many drivers feel when driving through cities. Some may be worried that their SUVs or trucks will



hit parked cars, while others may prefer to be closer to the street so they can easily see pedestrians. Drivers who can choose between an SUV or truck and a smaller vehi-

cle like a sedan may find that they feel more comfortable driving the smaller vehicle inside city limits.

- Pick and choose your driving times. The National Safety Council says morning rush hour in most cities is typically between 7 a.m. and 9 a.m., while afternoon rush hour begins around 4 p.m. and lasts until 7 p.m. Drivers nervous about city driving may benefit by avoiding cities during rush hours. During rush hour, city streets may be overcrowded with commuter buses, taxis and ridesharing services, and professionals anxious to get to work or get home after a long day at the office. That can make city driving especially stressful. If possible, avoid these times.
- Stay in your lane. The automo-

tive experts at Edmunds.com note that switching lanes will only trim a negligible amount of time off your trip. Those extra few seconds or even minutes are not worth risking an accident. Slow drivers tend to stick to the right lane in cities, though drivers who stay in the right lane should recognize that experienced city drivers who want to make right turns may be aggressive with other right lane drivers who they feel are moving too slowly. Do your best to ignore aggressive drivers and resist the temptation to drive significantly below the speed limit, even when you’re in the right lane.

- Don’t take turns and crosswalks for granted. Suburban and rural drivers may not give a sec-

ond thought when approaching crosswalks. But city crosswalks are often filled with pedestrians. That requires a little extra patience and attention when turning or driving through a yellow light within a city.

- Be mindful of cyclists. Many large cities have established bike lanes to encourage more people to bike to work. Cyclists move more quickly than pedestrians traveling on foot, so always make sure to check sideview mirrors before turning to ensure speedy cyclists are not coming up behind you. In addition, never swerve into bike lanes, as cyclists have every right to be on the road.

A few simple strategies can help drivers calm their nerves about driving within city limits.

How tech can make you a safer driver

Technology has touched all aspects of modern life, including the way people drive. For example, the days of printing directions in advance of long car trips are long gone thanks to global positioning systems (GPS) that are now built in to cars or easily accessible via smartphones. But technology hasn’t just made it easier to get

from point A to B. It’s also made such journeys safer.

Modern automobiles are loaded with bells and whistles, many of which are designed to make it safer to operate and travel in moving vehicles. In recognition of the effectiveness of safety features like advanced driver-assistance systems (ADAS), many insurance companies

offer significant discounts to drivers who use them. Researchers with the insurance comparison website Insurify note that some insurers offer 10 percent discounts on premiums to drivers who use features like an ADAS while driving.

Drivers interested in tech-based safety features for their vehicles can consider these options.

- Heated wiper blades: Ice and snow pose a significant threat to drivers and their passengers. According to the Federal Highway Administration, 70 percent of roads in the United States are located in snowy regions, while Canadians need no such statistics to know that their roads are subjected to heavy snowfall each winter as well. Visibility is easily compromised when driving in snowy, icy conditions. Heated wiper blades can quickly melt snow and ice buildup on a windshield, making it easier for drivers to see the road ahead. Such blades also save drivers from the unenviable task of scraping ice off their windshields.
- Night view assistance: Many drivers admit to experiencing difficulty driving at night. Night view assistance technologies have been offered by luxury automakers for several years, and these devices offer more visibility than standard headlights. Some systems employ infrared emitters in headlight buck-

ets and mounted infrared cameras that identify and detect animals, pedestrians and other objects at night. Drivers simply activate their systems on their vehicle dashboards and are then alerted when the systems detect objects drivers may not see on their own.

- Warning systems: Warning systems have long been a standard in modern vehicles. Such systems utilize sensors and motion technology to alert drivers to potential problems. Lane assist technologies alert drivers when their vehicles begin to drift out of their lanes and also when they are attempting to change lanes. These systems are now widely available, but they can be turned on and off, so drivers should make sure their systems are always on.

Technology is helping to make driving safer for motorists and their passengers. Utilizing systems and apps designed to improve safety on the road can reduce drivers’ risk of being involved in motor vehicle accidents.

What is octane and should it affect drivers’ decisions at the pump?

Anyone who has ever driven their vehicles into a filling station is no doubt familiar with the word “octane.” But few drivers may know what octane refers to and how it might affect their vehicles.

According to Kelley Blue Book®, octane is a colorless component that boils at high temperatures. Octane is added to fuels, including gasoline used in vehicles, to eliminate preignition in combustion engines. The higher the octane rating, which is a measure of a fuel’s ability to resist “knocking” or “pinging,” the less likely the fuel is going to explode unexpectedly. In fact, KBB notes that gasoline with a high octane rating can withstand more compression than gas with a low octane rating.


So what does this mean for the average driver when he or she arrives at the pump and has to choose between 87, 89 or 93 octane gasoline? Likely very little. The U.S. Department of Energy notes that most gasoline vehicles are designed to run on 87 octane

gasoline. However, some vehicles are still designed to run on higher octane fuel, so drivers should always consult their owners’ manuals to determine which octane is best for their vehicles.


Using a lower octane fuel than the one mentioned by the vehicle manufacturer can damage the engine over time. The DOE even notes that using a fuel with an octane rating other than the one recommended by the vehicle manufacturer may actually void the warranty. That gives drivers even greater incentive to consult their owner’s manuals before filling up for the first time.

Drivers may wonder if using a higher octane fuel than the one recommended by their car’s manufacturer will improve performance. And in certain instances, it might. The DOE notes that higher octane fuel may improve performance and gas mileage and reduce carbon emissions when towing or carrying heavy loads. However, there’s typically no such benefit when driving in normal conditions.

Drivers encounter octane anytime they visit a filling station. Learning more about octane and what it does for vehicles can help drivers become more informed motorists.



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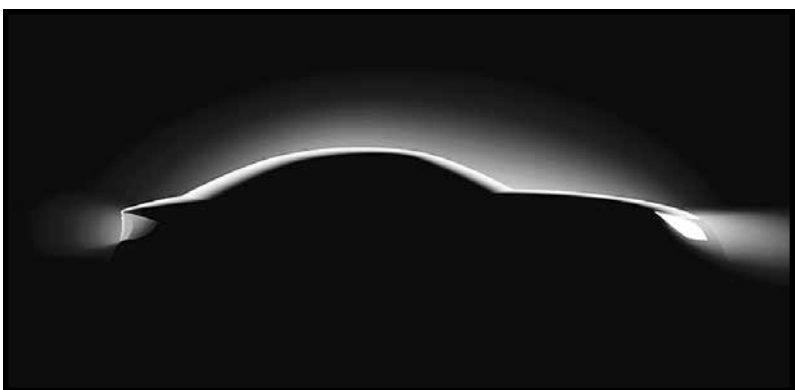
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Advice offered for addressing headlight glare

Headlight glare becomes dangerous when visibility is impaired to a point where the risk of accidents is heightened. Glare is a growing problem for many modern drivers due to the increased use of light emitting diodes in headlights.

Driving at night is challenging because pedestrians, cars and other obstacles are difficult to see once the sun sets. However, a study from the U.S. Department of Transportation found that 88 percent of drivers noticed LED and HID headlight glare, with more than 30 percent saying the glare is “disturbing.” While LED lights may not actually be brighter, their “cool” spectrum make them appear so. Studies have found that blue and white light tends to hit people’s eyes harder, especially at night.

In addition, human eyes do not



adjust to changes in lighting very quickly, according to Pierre Paul Driving School in New York. The older a person gets, the longer his or her eyes will take to adjust to changes in lighting. In fact, it can take up to seven seconds to recover from the blinding glare of headlights. That’s enough blindness to swerve off the road or potentially hit something.

While glare can be problematic, drivers can take certain steps to make it safer to drive at night.

- Clean the windshield. Dirt and grime found on the windshield can refract light and make glare worse. Therefore, clean all windows and mirrors thoroughly, inside and out.
- Repair scratches and cracks. Glare can be exacerbated by any imperfections in the windshield.

Repair cracks or scratches promptly.

- Get a vision and health check. Changes to vision can impact how glare affects certain individuals. Vitamin A deficiency can cause night blindness, also known as nyctalopia. Eye shape changes, including a condition called keratoconus, can affect vision. Cataracts and diabetes also impair vision. Visit with a primary care physician as well as an eye doctor to diagnose conditions that can make night vision worse.
- Change your line of sight. Do not look directly into oncoming headlights. Rather, look slightly down and to the right side of the road so that you’re not focusing on the beams.
- Get glare-resistant coatings on eyeglasses. Speak with an optician about eyeglasses with anti-glare coating. This will significantly reduce

the amount of glare. VisionCenters.com says standard plastic lenses reflect around 8 percent of the light that reaches glasses, while high-index lenses reflect up to 12 percent of available light. Anti-glare coating allows 99.5 percent of available light to reach the eyes, essentially eliminating glare. Those who don’t wear eyeglasses can purchase specific anti-glare glasses to wear in high-glare conditions, such as when looking at computer and phone screens.

- Flip the rearview mirror to “night” mode. This will make it appear as though lights coming from behind are dimmer.

These are some of the steps to take when glare becomes problematic while driving at night. Taking breaks also can help eyes recover.

Simple safety tips for water sports enthusiasts shared

Bodies of water like lakes, rivers and oceans often elicit fond memories of fun times spent under the sun. Safety should always be a priority when spending time on the water, especially when participating in water sports, including swim-

ming and water skiing.

According to the World Health Organization, more than 40 people die by drowning every hour of every day, which equates to around 372,000 deaths each year. Many of those deaths, the vast majority

of which occur in low- or middle-income countries, are preventable, and safety is at the core of drowning prevention. Though drowning incidents are not as prevalent in the United States and Canada as they are elsewhere in the world, the popularity of water sports in both countries underscores the importance of revisiting the various ways to stay safe when out on the water.

- Take water sports lessons. The carefree nature of spring and summer can make it easy for water sports enthusiasts to forgo lessons before trying their hands at water skiing and wakeboarding. But such lessons can teach people techniques that can keep them safe on the water. Courses teach everything from how to get up and out of the water to how to properly handle a tow rope. They also can teach boaters how to navigate waters while towing skiers, tubers and wakeboarders.
- Learn hand signals and go over them before getting in the water. The National Safety Council emphasizes the importance of basic hand signals, which can be used to help boaters communicate with the



people they’re towing. Hand signals are vital because water sports tend to be noisy, so nonverbal communication may be the only way boaters can communicate with the people they’re towing. Signals can be used to communicate anything from directions of turns to speed requests to the condition of the person being towed. A list of hand signals can be found at www.boat-erexam.com/safety/safety-common-hand-signals.aspx.

- Inspect tow lines. The NSC advises inspecting tow lines prior to beginning. Such inspections

can confirm that tow lines are not caught in the propeller or wrapped around anyone before the activity begins.

- Wait for the propeller to stop before getting back on the boat. People being towed should always wait for propellers to stop before climbing back into the boat. It doesn’t take long for propellers to stop, and those extra few seconds can dramatically reduce risks for accidents or injuries.
- Avoid water sports at night. Visibility is compromised once the sun goes down. That can make it hard for boaters to see any obstacles that might appear in the water, and it also makes it very difficult for them to communicate with the people they’re towing. As a result of such difficulties, the NSC urges water sports enthusiasts to only engage in such activities during daylight hours.

Water sports make summer even more fun. Safety should always be the utmost priority for anyone involved in such activities.

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Four easily forgotten road trip safety tips highlighted

Getaways come in many forms. A getaway can be restful and relaxing whether it involves a journey to a small island thousands of miles from home or a favorite campsite that’s just a few hours away by car.

As the world gradually emerges from a pandemic that put travel on the back burner for billions of people across the globe, people anxious to get away from home may finally feel comfortable seeking getaways that don’t involve air

travel. If the open road beckons you in the months ahead, the excitement ahead can make it easy to overlook certain safety measures.

The following are four easily forgotten safety measures to keep in mind as you head off for parts unknown.

1. Have your vehicle serviced before hitting the road. The pandemic significantly affected people’s driving habits. Millions of people spent the pandemic working

remotely, and many have continued to do so even after being vaccinated. Total driving distances fluctuated throughout the pandemic. For example, the Federal Highway Administration reported that the total distances driven in July 2020 had declined by 11 percent compared to the same month a year earlier. That decline was more drastic according to figures examining total distances driven in April 2019 and April 2020, when driving had decreased by 40 percent compared to a year earlier.

Though driving may have increased as the pandemic wore on, it’s still a good idea for drivers to have their vehicles serviced before a road trip. Request a full tune-up that includes an oil change, a battery check and a tire rotation. These services and other maintenance

tasks like fluid refills can reduce the likelihood of breakdowns and reveal any issues that might make driving less safe.

2. Determine if your vehicle is the subject of a recall. Recalls are issued if a safety issue has been uncovered since a car hit the market. The National Highway Traffic Safety Administration has a list of recalls available on its website at [NHTSA.gov/Recalls](https://www.nhtsa.gov/Recalls). Recalls are fixed free of charge, and it’s best to look well in advance of a trip to ensure you have time to take the vehicle in for its update.

3. Get used to driving with accessories on the vehicle. Summer road trips are typically taken with bicycle racks attached to rear windows or the top of the vehicle. Drivers unaccustomed to having bicycles or storage units attached to their vehicles

should make a few trial runs so they can get acclimated. Backing up with bike racks on the back of the car can be tricky for novices, so a little practice with the bikes on the back may be helpful. Drivers who intend to tow campers also may benefit from a little pre-trip practice.

4. Pack a map. Though maps have long since fallen out of favor due to the availability of GPS, people traveling to remote areas may find their smartphone signals fading in and out as they get closer to their destinations. A map can help road trippers overcome service interruptions and arrive at their destinations on time.

Road trips may be especially popular this summer. Some simple safety measures can ensure drivers and their passengers stay safe.

Gasoline quality: more than just grade levels

Did you know substantial differences exist in the quality of gasoline sold at United States fuel retailers—whether you’re buying regular, mid-grade or premium fuel?

According to AAA’s independent laboratory testing, gasoline that meets TOP TIER™ standards for enhanced engine-cleaning detergent additives keeps engines significantly cleaner than other tested fuels.

Americans are six times more likely to choose a gas station based on gasoline price rather than quality, however. But by selecting a quality gasoline, drivers can minimize engine deposits, increase vehicle performance and improve fuel economy.

Findings

Among brands tested, non-TOP TIER gasolines caused 19 times more engine deposits than TOP TIER brands after just 4,000 miles of simulated driving. Such carbon deposits can reduce fuel economy, increase emissions and negatively impact vehicle performance, particularly on newer vehicles.

Since TOP TIER gasoline is widely available, provides fuel economy and vehicle performance benefits and costs an average of just three cents more per gallon, AAA urges drivers to consider the gasoline when it’s time to fuel up.

History

The Environmental Protection Agency mandated a minimum level of detergent for all gasoline sold in the United States in 1996, but some automakers believe the mandate doesn’t go far enough to ensure optimal vehicle performance or their ability to meet increasingly stringent fuel economy and emissions requirements. The TOP TIER program and performance standard were developed to guarantee that program participants’ gasoline meets engine cleanliness targets that are stricter than the original

EPA guidance.

Decisions

Despite the fact that two-thirds of U.S. drivers believe gasoline quality differs between gas stations, a AAA survey shows that when it comes to selecting a gas



station, Americans value convenience and price over quality.

Gas station choice

- Three-quarters of U.S. drivers decide where to fuel up based on station location (75 percent) or price (73 percent).

- Nearly one-third (29 percent) of U.S. drivers choose based on a rewards program.

- Only 12 percent of U.S. drivers select a station based on whether its gasoline contains an enhanced detergent package.

- Nearly half (47 percent) of U.S. drivers don’t regularly buy gasoline that contains an enhanced detergent additive.

- Men (44 percent) are more likely than women (26 percent) to regularly buy gasoline that contains an enhanced detergent package, as are baby boomers (41 percent) compared to millennials (32 percent).

To protect vehicle investments, AAA recommends using a gasoline that meets these standards for engine cleanliness and performance. And according to TOP TIER, one-third of gas stations meet its fuel quality standards.

The benefits of travel insurance explained

This summer, many people will take traditional vacations for the first time in a couple of years. The COVID-19 pandemic put vacation plans on pause in the summers of 2020 and 2021. But now that hun-

Did you know?

Fully functional headlights are an important safety feature on cars and trucks.

While halogen bulbs were common in the past, modern vehicles now largely utilize high intensity discharge (HID) bulbs or light-emitting diodes (LEDs). HID bulbs work similarly to fluorescent bulbs by passing an electric current through an inert gas in a glass cylinder. LEDs are semiconductors that emit light when powered by an electric current. LEDs and HID bulbs are now used because they are efficient and last longer. These headlights quickly replaced halogen bulbs as the industry standard, but many drivers have lamented that they are increasingly feeling blinded by headlight glare. In March 2020, the Ford Motor Company recalled several F-150s because their headlights were too bright.

According to Donut Media, an American automotive content brand, the typical halogen bulb puts out 1,300 lumens of light and the average LED emits 1,600 lumens. But HID bulbs can emit up to 3,000 lumens. Popular Science magazine also says HID and LED headlights are a different color temperature than halogens. These newer lights put out whiter and bluer light. Human eyes are very sensitive to blue light, so these blue-white bulbs automatically seem brighter even when they’re not emitting more lumens, according to PowerBulbs reports.

dreds of millions of people have been vaccinated against COVID-19, the summer of 2022 figures to see a significant uptick in travel.

The recent increase in flight and hotel bookings suggests a growing confidence that summer travel will once again be safe in 2022.

With so many people returning to travel this summer, now is a good time for vacationers to consider travel insurance, and why it could be the best accessory travelers can have in the months ahead.

Trip cancellations/interruptions

No one knows what lies ahead in the summer of 2022. Though the Centers for Disease Control and Prevention has indicated travel is safe for people who are fully vaccinated, travel insurance could provide a safety net should travelers need to cancel or interrupt their trips. The financial experts at NerdWallet note that travel insurance policies may reimburse travelers whose flights were canceled or whose trips were interrupted. Consumers should determine just what is covered in regard to interruptions. A Cancel for Any Reason addendum, also known as a CFAR, is one potential option travelers can consider. Such an add-on allows travelers to cancel their trips for

any reason and receive a partial refund for what they paid.

Lost or damaged baggage

Airlines will no doubt welcome a busy travel season this summer after a largely lost, financially devastating 2020. United Airlines acknowledged in January 2021 that it lost \$1.9 billion in the final three months of 2020. Summer 2022 will hopefully help airlines get back on track, but the challenges of accommodating such a significant uptick in travelers could increase the likelihood that baggage is lost or damaged. Travel insurance policies can provide a safety net against lost, damaged or even delayed baggage.

Medical emergencies

No one wants to imagine having a medical emergency while on vacation. But such incidents happen, and a travel insurance policy can cover travelers for emergency medical expenses, including transport home. That could be an especially important benefit during an era when public health remains somewhat unpredictable.

Travel is making a comeback this summer. Travelers who want a little extra security on vacation this summer can purchase a travel insurance policy to protect themselves against the unknown.

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