

Accidents Can Happen...

Before you hit the slopes or head outside to shovel your driveway this winter, make sure you have adequate coverage to help ensure you are protected should you suffer a serious accident—or worse. With strenuous activity and treacherous travel conditions, your risk of suffering a serious injury and accident increases, too. Can't happen to you? The chances of a serious accident happening to you or a family member are higher than you might think...

Play It Safe

The days are a little shorter, the air a little chillier and whether we are ready or not, winter has arrived. For many, winter makes us think of frolicking outside on snowy days, sipping hot chocolate, and curling up by the warm fire on chilly nights—even if we live in a warm place where it never snows.



But here's something to consider before you hit the slopes or head outside to shovel the driveway this winter—with increased strenuous activity and treacherous travel conditions, your risk of suffering a serious injury and accident increases, too. Can't happen to you? The chances of a serious accident happening to you or a family member are higher than you might think. Consider these facts:

- An unintentional injury death occurs every four minutes in the U.S. ¹
- A motor vehicle crash causes a death every 12 minutes²

Take Precautions

The statistics about your risk for a serious accident may surprise you—even concern you. But there are many things you and your family can do this winter and year round to protect yourselves. Here are just a few tips:

- Always wear your seatbelts—whether traveling in the front or back seat of a car.
- If you have airbags in your car, take the correct precautions when traveling with children.
- When shoveling—take it slow! Shoveling (like lifting weights) can raise your heart rate and blood pressure dramatically; so pace yourself. Do not work to the point of exhaustion. If you run out of breath, take a break. If you feel tightness in your chest, stop immediately.

^{1,2}The National Safety Council, Injury Facts® Book, 2009 Edition, page 31

- Driving in the winter means snow, sleet, and ice that can lead to slower traffic, hazardous road conditions, hot tempers, and unforeseen dangers. To help you make
- it safely through winter, [click here](#) to make sure that you and your vehicle are prepared.
- Look around your house for accident spots that can trip you up: uneven steps or bricks, poorly lit areas, clutter on staircases and high-traffic areas, and holes or depressions around your property. When the cold weather breaks, take some time to fix these areas.

For other valuable information and safety tips, visit the National Safety Council on the web at www.nsc.org or contact them toll free at 1-800-621-7619.

Have A Protection Plan

The everyday safety measures you take can go a long way toward protecting your family from accidents and injuries. Unfortunately, you can't plan for everything. That's why many experts recommend having accident insurance for extra protection. Accident plans help to secure your family's financial stability if you were to suffer from a serious accident—or worse. These plans provide valuable peace of mind and they'll help soften the financial blow when your family will probably need it most.

IEEE knows how important it is to protect your family. That's why we sponsor a group accidental death and dismemberment insurance plan just for members. The IEEE Member Group High-Limit Accident Insurance Plan provides a range of Principal Sum amounts from \$50,000–\$500,000. Some other plan benefits can pay an additional benefit amount in certain circumstances: a \$25,000 Common Carrier Benefit, a Seat Belt Benefit, an Education Benefit, and a Rehabilitation Benefit—included with the same affordable group rates. Eligible IEEE members and their families are *guaranteed* acceptance into the plan, for coverage anywhere in the world—any hour of the day.

For more information about the IEEE-Sponsored Group High-Limit Accident Insurance Plan, including plan features, costs, eligibility, renewability, limitations, and exclusions, call toll free 1-800-493-IEEE(4333) or visit the product page on www.ieeeinsurance.com. This plan may not be available in all states.

This program is administered by Marsh Affinity Group Services, a service of Seabury & Smith, Inc. The Group High-Limit Accident Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, on Policy Form G-18700-0.

This coverage is available to residents of Canada through Marsh Canada Limited. Stephen Fretwell, an employee of Marsh Canada Limited, acts as broker with respect to residents of Canada.

AR Ins. Lic. #245544 CA Ins. Lic. #0633005
d/b/a in CA Seabury & Smith Insurance Program Management
49329 (1/10) ©Seabury & Smith, Inc. 2010