



Great driving experiences happen when you and your vehicle are performing well. This issue of Home & Highway features helpful driving and car-maintenance tips. You'll also find tips on valuing your possessions so you can make sure your home insurance is performing as it should be.

## Are you a distracted driver? Take this quiz to find out



While we like to think of ourselves as “multi-taskers,” the human brain can only process one piece of information at a time. Distracted driving is defined as any activity that takes your attention away from the complex task of driving.

When you give your attention to the radio or the kids in the backseat or sugaring your morning coffee, even for a second, you increase the risk of needing to make corrective actions and the potential for crashes.

This danger is compounded when you consider that most of the other drivers on the road are also distracted. A 2005 survey of U.S. drivers revealed that over the week prior to the survey, 81% of them spoke to passengers, 66% changed the radio or CD, and 49% ate or drank while driving. Around one-quarter admitted to talking on the phone or dealing with children, and 8% confessed to personal grooming in the car.

So, what's your DQ (Distraction Quotient)? In the past week, have you engaged in any of the following activities while driving?

- Turned to look at a passenger in the back seat

- Used a cell phone
- Took eyes off the road to look for road signs, or a house number or a store
- Carried on a conversation with a passenger
- Slowed down to look at an accident
- Consumed food or a beverage
- Lit or extinguished a cigarette
- Read a map, newspaper, or anything else
- Worried about work, being late, or a relationship
- Changed the radio station or a CD
- Applied makeup, combed your hair, or shaved

**Scoring is simple:** If you answered “yes” to any of these, you get a D for Distracted and potentially Dangerous. Work at keeping distractions out of the driver's seat, starting with diversions like cell phones, food and drink, and reading materials. If you answered “no” to all, you get an A for Alert and Attentive — keep up the safe driving!

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## YOUR AUTO



### Pack a fairweather survival kit

Wise drivers carry a survival kit in their car. Be sure to refresh yours with emergency gear in case you find yourself stranded during a road trip or on your way to the cottage.

- Water — for you and for the radiator
- Flares
- Umbrella
- Emergency cash
- Snack foods such as chocolate or energy bars
- A flashlight and extra batteries
- Extra windshield fluid
- Empty gas can
- Portable radio
- Blanket
- Moist towelettes with insect repellent
- First-aid kit



### Banish brake dancing

If your brakes are starting to sing, it's time to take your car in for service. Here are some warning signals that your brakes are begging for attention:

- Squealing
- Metallic grinding noises
- Sinking brake pedal
- Brake pedal requires pumping
- Car pulls to one side
- Brake judder (shaking or shuddering feedback from steering wheel when brakes are applied)

As part of your routine car maintenance, keep brake fluid at the level marked on the reservoir. Be sure to add only the type of fluid recom-

mended in the owner's manual, and replace the cap quickly, since many types of brake fluids absorb moisture, which compromises the effectiveness of the system and can necessitate expensive repairs to anti-lock braking (ABS) systems.

If frequent top-ups are required, have the car serviced — there could be a leak somewhere in the hydraulic system.

The Automotive Industries Association of Canada recommends that **you have the brake fluid changed every 40,000 kilometres or every two years.**

## YOUR HOME

# How much is your “stuff” worth?

It's hard to imagine what it would take to replace every single item you own. Perhaps that's why many people simply pluck a number randomly from thin air to assign a value when applying for home insurance. An inadequate estimate of your contents can present challenges or delays at the time of a claim.

The best way to assess the value of your home's contents and to ensure that you purchase adequate coverage is to “take inventory.” Here's how:

**Take stock.** Working room-by-room, list all major items such as furniture and electronic equipment, using a fresh page for each room. Don't forget appliances, both major and small. Jot down the make, model, and serial number beside each item.

**Check it twice.** Now do another walk-through, and add the smaller items. Include often-overlooked items such as bedding, towels, cutlery, dishes, videos, books, everyday jewellery, rugs and wall decorations. Remember to account for things you keep in your purse or briefcase, such as an MP3 player or cell phone.

**Take a picture.** On this second pass, take photos or a video of each room and key contents.

**Cost it out.** Assign a dollar value to everything on the list. Note what you actually paid for each item and when, and estimate what it would cost to replace it today.

**Wrap it up.** Add to the file any supporting documentation you can find, such as receipts for major items, warranty cards or manuals. Place everything in a large envelope.

**Run the numbers.** Check that the dollar amount of your overall coverage for contents

is high enough. Then scan the list for items that should receive individual coverage through a rider or schedule. These include items that exceed the maximum reimbursement limit for any single item, such as fine jewellery, watches or furs; original art; collections such as stamps, coins, comics or books; antiques; birds, fish or other pets.

**Keep it safe.** Be sure to keep your file at an off-site location such as a safe-deposit box.

### Questions from our claimants

Every week, our claims advisors answer thousands of questions from clients who find themselves making a claim.

Here are a couple of the questions we hear most often that may be of interest to you.

#### “What happens if the damage makes it impossible for me to remain in my home?”

If you are forced to move out of your home following major damage from insured circumstances, your property insurance pays for the additional costs of temporary accommodations and meals.

So if, for example, your total monthly living expenses were \$800 before the incident, and afterwards your total monthly living expenses increased to \$1,000, you would be reimbursed for the difference — \$200.

#### “If I paid \$350 for a VCR in 1999, and it is damaged by water, how much do I get back?”

If your property is lost or damaged by an insured peril, you will be paid the lesser of:

- The cost of repairs; or
- The cost of replacing an article of a similar kind, quality and usefulness without deduction for depreciation, up to the applicable limit of insurance.

So, assuming your VCR is not repairable, and a similar make and model now costs \$125, that is the amount that would be applied towards the replacement of the item providing it is replaced within 180 days of the loss. Otherwise, you would receive \$125 less depreciation.