

# Informed Consumer *...Insurance Made Easy*

Helping you to save  
money, become more  
informed and cover  
your fatal gaps



Tom Baecker  
Agency Owner

Baecker Agency, Inc.  
373 Pedersen Street, Suite 104  
St. Paul, MN 55119  
P 651-730-6666  
F 651-730-4354  
Toll Free 1-877-730-4678  
Email: [BaeckerAgency@Allstate.com](mailto:BaeckerAgency@Allstate.com)  
[www.BaeckerAgency.com](http://www.BaeckerAgency.com)

# "Special Report"

## Personal Protection and Safety

By Tom Baecker  
Baecker Agency, Inc.

The fact is that we live in a world fraught with danger. It's in the news every day. Someone's home is robbed, their car is vandalized, or worse still they suffer a personal attack. Although we hope you and the people in your life are never affected by anything like this it's important to be prepared. So here are some tips on how you can keep yourself and your loved ones safe and secure either at home or away.

### Protect your home:

- Many local law enforcement agencies offer free or low cost classes on how to protect your home and yourself. Call your local police department for more information.
- To protect your home be sure to have solid wood or metal doors on all exterior entrances in to your home and that all sliding glass doors are properly secured.
- Keep landscaping away from windows and doors to discourage burglars. Dense or overgrown shrubs and trees are a perfect place for crooks to hide.
- Always lock your doors; when away and when at home.
- If you are going away either on business or vacation be sure to stop all newspaper, magazine, and mail delivery. This is simple and easy to do at your local Post Office.
- If possible purchase timers for indoor lights. While you are away the lights will come on and go off according to the timer and give the illusion that someone is at home.
- Get to know your neighbors. Being on speaking terms with the people who live around you is a great way to fight crime. You'll notice if anything seems amiss and so will they.
- Organize a Neighborhood Watch committee. One great place to start is the National Neighborhood

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Watch Institute. They have a great website loaded with information on how you can start your own group: <http://www.nnwi.org/>

## **Protect your identity:**

- Never give out personal information over the phone or the Internet.
- Don't be taken in by phishing scams. If you receive an email from someone claiming to be from your financial institution or credit card company double check before you respond. Credit card companies and banks should never ask for your login, password, or account number.
- When traveling only bring the ATM or credit cards you need. Leave the rest at home stored safely away.
- If possible have your paycheck or other payments directly deposited into your financial institution instead of receiving a paper check.

## **Protect yourself:**

- Avoid showing cash, valuables, expensive electronics like cell phones and MP3 players when on the street or in stores.
- If you notice someone following you when you're driving, head for the nearest busy, brightly lighted area. Write down the license number and make and model of the car. Call 911 or your local emergency number.
- Always lock car doors and take the keys when you leave your car, even if you'll be gone "just for a minute."
- Don't leave valuables in view in the car. Leave them in the trunk or, better yet, take them home immediately.
- As you walk down the street or through the parking garage, walk alertly and assertively. Don't weigh yourself down with too many parcels. Take several loads to the car if necessary.
- If you carry a purse, hold it close to your body; if a wallet, keep it in a front pocket.

## **Be safe away from home:**

- Notify your friends and neighbors by giving them phone numbers and addresses of where you will be staying. Let them know how long you plan to be gone and be sure to get their phone numbers and give them yours so if anything happens there is a way to make contact.
- Travel light and keep your carry-on with you. Check your baggage at the airport and be sure that your suitcase is locked and secured.
- Make a copy of your ID, travel plans, and important phone numbers. Leave one in your suitcase, one with a trusted person at home, and one in your carry-on or handbag.
- If you are traveling outside of the country educate yourself on local customs and policies. Find out where the consulate is and be sure you know how to contact them if trouble arises.

This may sound daunting and overwhelming, but the good news is that crime rates are down all over the United States. Most of us will never fall victim to crime, but it's still a

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good idea to be prepared. Stopping crime is everyone's business. If you would like more information on what you can do to prevent crime log on to: <http://www.ncpc.org/>. Use these steps to protect yourself and your loved ones and pass these out to friends and co-workers. You just might be responsible for stopping the next crime.

At Baecker Agency, Inc. we take a personal interest in our customers. We like to share information that comes to help you protect yourself and your family from financial loss. If you have any questions, regarding this information or your insurance coverage, please don't hesitate to give us a call at (651) 730-6666 or Email us at [BaeckerAgency@Allstate.com](mailto:BaeckerAgency@Allstate.com)

