

Let's face it. An accident can occur anytime and anywhere. You can't predict where or when, but there are ways you can minimize your risk.

This convenient checklist will help you find potential hazards—in and around your home and car, as well as with your driving habits. Once you are aware of the red flags, you can take measures to address them to help prevent accidents in the future.



Check the following throughout your home:

1.	Are electrical cords in good condition and kept from being stretched across			
heavily traveled areas?				
2.	Are electrical outlets checked regularly for overloading and unused ones			
covere	covered or locked?			
3.	Do you know how to turn off gas and electricity in case of emergency?			
4.	Are all floor coverings fastened down? Of those that are not, are they non-			
skid or have you put adhesive strips on them?				
5.	Do you have smoke detectors on every level of your home? Do you test			
them once a month to make sure they're working properly, and				
do you	replace the batteries at least once a year?			
6.	Are candles kept away from walls and curtains?			
7.	Do you have a fire extinguisher in your kitchen area?			
8.	Do interior doors, such as those on closets and			
bathrooms, have safety release locks that allow them to be opened from either				
side?				
9.	Do your windows have secure screens when opened?			

10.	Do you have emergency phone numbers (police, fire, doctor and utilities)			
near a phone?				
11.	Is your fireplace(s) screened and protected?			
12.	Are all stairs and steps protected with a secure handrail or banister on each			
side th	at extends the full length of the stairs?			
13.	Do you keep all stairwells, steps, landings, paths, and walkways clear of			
clutter	, and are they well lit?			
14.	Do you have grab bars in your bath and shower stalls?			
15.	Does every bathroom have bath mats with non-skid bottoms?			
16.	Do you use night lights to help light hallways and bathrooms during			
nightti	me hours?			
17.	Is a sturdy stepladder available?			
18.	Do outdoor hot tubs and pools have secure covers?			
19.	Is your hot-water heater thermostat set at 120° F or lower?			
20.	Are convenience items, such as irons, coffeepots, toaster ovens, can			
opener	rs, and others unplugged when not in use?			
21.	Are space heaters at least three feet away from bedding, drapes, furniture,			
or othe	er flammable materials?			
22.	Do the shoes and slippers you wear have nonslip soles?			
23.	Do you know CPR and have a first aid kit?			
8	Review the following in and around your car and then check your driving habits:			
24.	Do you check your car oil level weekly?			
25.	Are your tires inflated properly to the recommended pressure stated in			

Is your windshield washer tank full or at least half full at all times?

Do you inspect your windshield wipers frequently to make sure they're not

your owner's manual?

brittle or cracked?

26.

27.

	28.	Have you checked your brake and power steering fluid levels lately?				
	29.	Do you drive while trying to call, or speak to, or text someone on your cell				
	phone	phone?				
	30.	Do you clean your headlights, taillights, signal lights, and windows at least				
	once	once a week?				
	31.	Are your headlights properly aimed?				
	32.	Do you have an emergency road kit in your car that contains a flashlight,				
	flares	flares, reflective triangles, and jumper cables?				
	33.	Does your car trunk include a properly inflated spare tire, wheel wrench,				
	and tr	and tripod-type jack?				
	34.	Do you winterize your car (prepare for colder weather) by				
	gettin	g a tune-up and checking antifreeze levels, battery, spark				
	plugs	plugs and brakes?				
	35.	Do you wear your seatbelt at all times and insist that all				
	your passengers wear theirs too?					
	36.	Do you designate a driver when you drink alcoholic beverages?				
	37.	Do you look both ways—twice—before entering an intersection?				
	38.	Do you hesitate before entering an intersection after the light turns green to				
		make sure someone coming from the other direction doesn't run a red light?				
	39.	Do you know your car's blind spots?				
	40. Do you refrain from tailgating and follow the three-second					
	"followingdistance" rule?					
	Finally, one last point: 41. If, despite all the precautions you have taken, you are in a serious accident, have you done all you can to help make sure your family is financially cared					
		for? The IEEE Member Group Accidental Death & Dismemberment				
		Insurance offers an easy and efficient way to help to do so. The policy				
		features a variety of ample benefit amounts, plus educational and adaptive				
		home/auto benefits—all at member-only rates. You're covered anywhere in				
		the world, 24 hours a day. Best of all, as an eligible IEEE member, you're				
		guaranteed acceptance into the policy.				

For more information about IEEE Member Group Accidental Death & Dismemberment Insurance including features, costs, eligibility, renewability, limitations and exclusions, call toll-free 1-800-493-IEEE (4333) or visit the product page at IEEEinsurance.com. The policy is available to residents of the United States (except VT and territories), Puerto Rico and Canada (excluding Quebec).

The Group Accidental Death & Dismemberment Insurance is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, on under Group Policy G-18700-1, on Policy Form GMR.

This coverage is available to residents of Canada (except Quebec). AMBA does not act as broker with respect to Canadian residents and acts solely as an Administrator on behalf of New York Life.

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