

## 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:

- Accidents are the leading cause of death for all Americans<sup>1</sup> and Canadians<sup>2</sup> ages 1-44, the 5<sup>th</sup> leading cause of death overall for Americans<sup>1</sup> and the 4<sup>th</sup> leading cause of death overall for Canadians<sup>2</sup>
- A motor vehicle crash is the number 1 cause of accidental death for Americans ages 15-34 and the number 2 cause of accidental death for Americans ages 35-65.<sup>1</sup>

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<sup>1</sup>National Safety Council Injury Facts, 2013 Edition.

<sup>2</sup>Injury in Review, 2012 Edition: Spotlight on Road and Transport Safety,  
[www.parachutecanada.org/downloads/research/reports/InjuryInReview2012\\_EN.pdf](http://www.parachutecanada.org/downloads/research/reports/InjuryInReview2012_EN.pdf)

## 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.
- 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, 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 Canadian Safety Council on the web at <http://canadasafetycouncil.org/home> or contact them at 613 739 1535.

## 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 Accidental Death & Dismemberment 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 Accidental Death & Dismemberment Insurance Plan, including plan features, costs, eligibility, renewability, limitations, and exclusions, call Mercer Consumer toll free 1-800-493-IEEE(4333) or

visit the product page on [IEEEinsurance.com](http://IEEEinsurance.com). This plan is not available in the province of Quebec.

This program is administered by Mercer Consumer, a service of Mercer Health & Benefits Administration LLC. The Group Accidental Death & Dismemberment Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, on Policy Form G-18700-1.

This coverage is available to residents of Canada (except Quebec). Mercer (Canada) Limited, represented by its employees Nicole Swift and Suzanne Dominico, acts as broker with respect to residents of Canada.

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