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From Where I Sit

Don't wait to buy life insurance

By Terri Petrick
President, AAA East Central

Have you ever considered the contradiction of purchasing insurance? After all, it's one of the only things you buy hoping you never have to use it.

In some cases, like owning a car or home, owning insurance is a requirement. However, since purchasing life insurance is voluntary, it's often overlooked by people.

In reality, life insurance is one of the most important insurances you can have. It's a financial safety net for your family if you die suddenly, ensuring that when you're gone they remain fiscally stable. Losing a loved one is hard enough as it is, and life insurance allows your family to grieve without worrying about paying the bills. It can help cover any remaining household debts, pay for funeral costs, replace your income, serve as an inheritance, fund college tuition and so much more.

Speak with a AAA Life Insurance Specialist to learn about your options, including making sure you are not over-insured or under-insured, depending on your current circumstances in life, and get a free no-obligation life insurance quote. Our professional agents will work within your budget to develop a plan that's right for you and your family. Call 216-606-6314 or visit AAA.com/insurance for more information.

September, meanwhile, is recognized as Life Insurance Awareness Month, and it's the perfect time to ask: "If something happens to me, will my loved ones be protected financially?"

Terri Petrick

If you have life insurance already, September can also be a time to reevaluate your amount of coverage. After all, purchasing too little life insurance risks leaving your family in a financially disastrous position.

How much life insurance do you need? The short answer: it depends on your circumstances. For example, your employer may offer some life insurance. But, if you add up your possible future obligations, you may need more to cover things like student loans, mortgages and incomes.

Some of the major life changes that often trigger adjustments in life insurance policies include marriage, divorce, childbirth, pay increases, home purchases, supporting aging parents, starting a business or losing a job.

But no matter why you purchase your life insurance, sooner is better! I'm amazed at how inexpensive premiums are for those who purchase even as early as their 20s. There's no "optimum age" to purchase life insurance, but you're best off signing up early to lock in a great rate. The sooner you're covered, the sooner you get peace of mind.

Then comes the question: which type of policy is right for you? Term? Whole life? Universal?

Term life insurance is the least expensive and simplest form of life insurance and usually pays out in one lump sum when a death occurs during the fixed period of time (or "term") of the policy. Whole life insurance is more expensive in the beginning to cover increasing costs as you age, but premiums remain fixed for as long as you live (your "whole" life) unless you cancel your policy. Universal policies can offer flexible premiums and cash value accumulation features.

With so many options, it's crucial to meet with an experienced life insurance agent who can help you decide which life insurance product is right for you.

Car seat safety not to be taken lightly

Motor-vehicle crashes remain a leading cause of death for children. For two decades, AAA clubs nationwide have worked to enact stronger child-restraint laws in every state and the District of Columbia.

September is National Child Passenger Safety Awareness Month and AAA continues to be active at the national, state and local levels in promoting child-passenger safety through education and public policy to enhance the safety of children.

Rear-facing seats should be installed in the back seat of a vehicle. The center-seating position is the best location because it's the farthest from any point of impact.

The seat should be installed using the LATCH (lower anchors and tethers for children) system. LATCH is an attachment system for car-safety seats. Nearly all vehicles manufactured on or after September 1, 2002, are equipped to use LATCH. Buckle all unused seatbelts to prevent the possibility of strangulation.

It's essential the belt is locked and can tightly hold the seat. The seat shouldn't be able to move an inch in any direction.

Image: Adobe Stock.

Harnesses should be at or below the child's shoulders. It should be snug and lie flat on the infant's shoulders, and there shouldn't be slack. Chest clips should be positioned at armpit level across the infant's sternum.

Secure unused tethers to prevent injury and do not use aftermarket accessories like mirrors and metal roller shades.

Children ride in forward-facing seats once they've reached 30-35 pounds or the height limit of their rear-facing seat. It's safest to keep the child in a forward-facing seat with a harness until the child reaches the seat's maximum height or weight of approximately 40 pounds.

Forward-facing seats include an internal-harness system that keeps the child properly restrained. Proper installation of forward-facing seats includes the same used in rear-facing seats.

Children reaching weights from 40-65 pounds should be riding in booster seats. These seats should be used until the child reaches a height of at least 4 feet, 9 inches and between 8 to 12 years of age.

Booster seats, too, are positioned in the back seat. Lap/shoulder belts should be buckled around the child and the belt-positioning booster seat.

Children who can sit with their backs straight against the seat's back cushion and knees bent over the seat's edge without slouching should switch to an adult safety belt.