



Lenders Insurance Solutions Group LLC

## **“Accidents Do Kill”**

*“Accidents Happen”* and typically, accidents are out of our control. In fact, according to the National Safety Council, accidents are ranked as the #1 cause of death for those ages 1 through 42. Accidents are also the fifth-leading cause of death across all age groups, topped only by heart disease and cancer. It’s not always the heavy-machinery operators, high rise window washers or electricians who have fatal accidents, because the majority of accidental deaths happen at home or in the community, not at work. Many of these accidental deaths come from routine activities. Though the words “routine” and “accidents” rarely are seen together, these five are worth reading\*.

- 1) Motor Vehicles Accidents (42,000 annual deaths): According to the National Safety Council, distracted drivers are the number 1 reason for motor vehicle accidents. With all the talking, texting and distractions, operating the vehicle becomes less of a priority when behind the wheel of a car. What will the future bring? Vehicle manufacturers and technology are providing more opportunities for us to do more in our car than drive. In some vehicles, you can order your McDonald’s from your dashboard, make a dinner reservation, or set an appointment. We literally are using our vehicles as a “moving office”.
- 2) Poisoning (39,000 annual deaths): These deaths are up almost 400 percent in the last 20 years. Adults ages 25 to 44 are subject to the highest poisoning death rates, followed closely by those in the 45 to 64 age group. These deaths may be caused by alcohol poisoning and drug over-dose. Mixing drugs can be lethal; however, the consumer may be unaware of the impact. Also, cleaning solvents; there are some cleaning solutions, when used together, can cause death. Something so simple can be deadly.
- 3) Falls (25,000 annual deaths): You don’t have to be out in the cold on the ice to fall. Falls can take place anywhere and for any age group; though the major of death by a fall is the over 65 age group. Tripping on a rug, liquid on the floor, not paying attention; we’re all at risk.
- 4) Fire (2,700 annual deaths): Surprising this isn’t higher; however, public safety initiatives, fire and smoke detectors are becoming the norm which has helped to reduce this number. Though we can control some of this; if the fire occurs at a restaurant, theater, sports event or a museum, we are at risk.
- 5) Chocking (2,500 annual deaths): Before you take another bite of that hot dog or have that bag of peanuts, be cautious. According to the National Safety Council, many foods, even the simplest ones, can put us at risk.

We’re not done...these are also worth mentioning.

Accidental Shootings (600 deaths annually) and drowning (2,000 deaths annually). Again, we can continue to reduce the chance of these fatal deaths; however, if caution and pre-cautions aren’t made, we may be subject to them. We’ve all heard that you can drown in only 1 inch of water, imagine a bathtub, swimming pool or a day at the beach.

The point is; when your customer says that they’re “young and healthy”, these deaths can and may happen. Remind your customer that we live in very different times and unless they remain at home 24/7, they, too are subject to any of these fatal accidents.

\*Litsosaur.com