

Home safety for the elderly

Almost half of all home deaths are caused by falls, and more than 90 percent of those falls involve adults more than 45 years old. The North Carolina Medical Society says you can reduce the risk of taking a fall by following these simple precautions:

- Arrange furniture so that there are clear paths between doors.
- Pick up toys, shoes, newspapers, and litter.

- Use ladders or step stools instead of chairs for climbing.
 - Install railings on all stairways, even short ones.
 - Use slip-proof rugs.
 - Light dark and shadowy areas of your home.
 - Be careful of slick flooring and tiles.
 - Repair breaks and splinters in floors and steps.
- The term "home accident" is often a misnomer. What happens is usually predictable and preventable.

Insurance

A neighbor comes to call. She slips on a throw rug in the kitchen and breaks a hip. Special surgery is needed and costs soar. The question of who pays medical expenses can lead to a court decision and loss of a good friend-not to mention the money.

Personal liability protection under a homeowners insurance policy can solve common problems like the one above without the loss of friend or money, notes the Better Business Bureau. Best yet, the policy may be one of the least expensive to own and it covers other home-related perils in the bargain.

A basic homeowners policy includes protection against such perils as fire, lightning, wind, riots, vehicles, smoke, vandalism, and theft. You can buy other coverage on a pick-and-choose basis to fit individual needs: electrical shock, building collapse, plumbing leaks, and so on.

Homeowners policies are not limited to "homeowners" as such. Those living in mobile homes, condominiums, apartments, and rented dwellings also are eligible.

Most policies have a deductible clause. You pay the first \$100 against a loss; the insurance company covers the rest up to the limits of the policy. About one-third of damage loss to homes and contents is less than \$100. You can get a lower or higher deductible -\$50 or \$200 for example-and the cost of the policy will reflect the option you choose.

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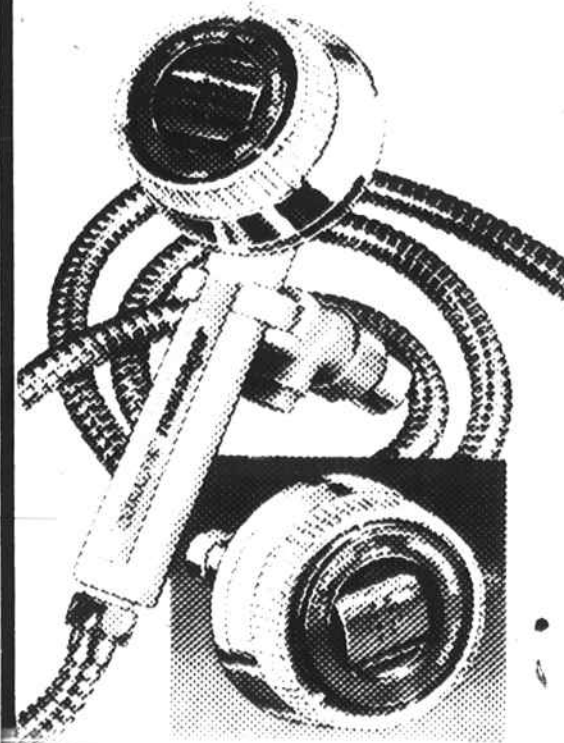
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