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9800 Whisperwood Circle
Chagrin Falls, Ohio 44023
www.Legacyhb.com
440.543.0534



199 Pioneer Place Suite 202
Aurora, Ohio 44202
www.theamhgroup.com
330.562.2202

Forget Phones Or Fast Food, More Drivers Cause Their Own Distractions In Crashes

Talk about being your own worst enemy. Becoming "lost in thought" is actually far more dangerous than talking on the phone or texting while behind the wheel, with 62 percent of all distracted driving-related traffic fatalities caused by simple daydreaming.

Here's the full top-ten list of the deadliest driver distractions:

1. Generally distracted or "lost in thought" (daydreaming): 62%
2. Cell phone use (talking, listening, dialing, texting): 12%
3. Paying attention to an outside person, object or event: 7%
4. Interacting with other occupants: 5%
5. Using or reaching for a device in the vehicle, such as a portable GPS system or headphones: 2%
6. Eating or drinking: 2%
7. Adjusting audio or climate controls: 2%
8. Operating other in-vehicle device, such as adjusting the rear view mirrors, seats, or using OEM navigation system: 1%
9. Moving an object in the vehicle, such as an insect or unrestrained pet: 1%
10. Smoking-related (smoking, lighting up, putting ashes in ashtray): 1%

Fact: Of the more than 65,000 people killed in car crashes over the past two years...1 in 10 were in crashes where at least one of the drivers was distracted

Sources: Erie Insurance and Forbes

<http://www.forbes.com/sites/jimgorzelay/2013/04/03/forget-phones-or-fast-food-more-drivers-cause-their-own-distractions-in-crashes/>

Erie Rate Lock Really Does Lock In Your Auto Insurance Rate

The Legacy Group is proud to offer ERIE Rate Lock. With ERIE Rate Lock, you can lock in your auto insurance rate so you'll pay the same premium year after year. Here's how ERIE Rate Lock works. We'll lock in your auto rate until you do one of the following:

- Add or remove a vehicle from your policy
- Add or remove a driver from your policy
- Change your primary residence

Your auto insurance rate won't change - even if you have a claim - until you make one of the changes listed above. You'll pay the

same auto premium, regardless of rate trends across the country.

The Legacy Group can help you find the right auto coverage and answer any questions you may have...give us a call today...**before you are the next to be "lost in thought"!**

Dreaming of Golf at Pebble Beach?

Are you a client or friend of **The Legacy Group** and eager to share your positive experience with a friend or family member?

Great! Please refer someone to **The Legacy Group** for a Home or Auto quote and we'll provide you with 2 passes to the **Golf Dome's Golf Simulator** in Chagrin Falls for business or personal use. The **Golf Dome** is pleased to announce the addition of two Full Swing Golf Simulators. Experience 18 holes of golf on more than 30 of the world's most famous courses - including Pebble Beach and St. Andrews!

Just refer someone to **The Legacy Group** and we will work with them to meet their insurance needs....I am sure they will thank you!

So, shake off those winter blues, share your Legacy Group experiences with your friends and family and win a day of golf (for two) at the Golf Dome in Chagrin Falls..check out all they have to offer at www.thegolfdome.com! It is a Win-Win!

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The Legacy Group
9800 Whisperwood Circle
Chagrin Falls, Ohio 44023
US

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