



INSURANCE TODAY

JANUARY 2023

A Newsletter For Friends & Clients of W.J. Farmer Insurance



2023
HAPPY NEW YEAR

As we kick off this New Year...
We wish you all health and prosperity... surrounded by loving friends, family and happy memories.

FROM ALL OF US AT
W.J. Farmer Insurance

OUR YEAR IN REVIEW 2022

HISTORY

25 YEARS IN BUSINESS

STAFF

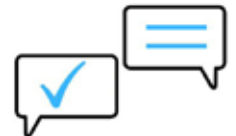
8 TEAM MEMBERS

CLIENTS

2390+

GOOGLE REVIEWS

160 ★★☆☆☆



REFERRALS

105 

SOCIAL PRESENCE

483 PEOPLE LIKE US ON FACEBOOK 

EVENTS

-  CELEBRATED OUR 25TH BUSINESS ANNIVERSARY BY HOSTING A LOCAL CELEBRATION AND THROWING A SURPRISE AGENCY DINNER FOR JEFF FARMER
-  ATTENDED AN ERIE INSURANCE TRIP TO SAN ANTONIO, TEXAS FOR BEING A TOP PRODUCING AGENT IN NYS DURING A 2021 COMPANY CONTEST

What's inside:

- **Your Resolutions** ...page 2
- **Guess the Celebrity** ...page 2
- **Space Heaters** ...page 4

Are YOU Our Newest Winner? ...page 3



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INSURANCE AGENCY, LLC

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A NEW YEAR'S INSURANCE CHECKLIST

Your New Year resolutions this year, should include an insurance review to help keep you, your family and your business safe in 2023.

Homeowners

Now is the perfect time to review your coverage. Be sure to talk to your insurance agent about any life changes over the last year, any significant home improvements you've made, or anything else you might have forgotten.

- Home improvements, such as a new kitchen remodel, that new swimming pool or wood-burning fireplace you added...these may impact your home value.
- Did you replace the roof of your home?
- Don't forget any new safety features such as a sprinkler or alarm system you may have installed.
- Did you purchase a new boat, camper, snowmobile, ATV, or other fun recreational vehicle this summer?
- Do you now work from home or conduct any business from your home?
- Any new tenants or short-term rental practices?

Now is also a good time to update your home inventory with any notable purchase (jewelry, furniture, antiques, art, electronics, etc.) you made in the last year to be sure they are covered.

Drivers and families

Changes in your personal life or family structure can impact your home and car insurance needs. Do you have:

- A new driver in the house?
- A child that left the house or went to college?
- A new car or truck

- A new job that changes your regular driving habits? Review your deductible too. You may want to increase your deductible in exchange for lower rates on your insurance premiums.

Business owners

When was the last time you updated your insurance policy? If your business has grown or evolved since then, you may be exposed to added risk.

- **Employees** - Has your workforce increased? Are you using more contractors?
- **Sales** - Have annual sales grown? If yes, consider whether your liability limits are high enough to cover your current exposure.
- **Services** - If you've expanded into new service lines, you may need to add new endorsements to your liability policy.
- **Drivers** - Check safety records and licensing for all the drivers in your business. Tell your agent if drivers are frequently using rented vehicles.
- **Contracts** - Have you engaged in any new contracts that could affect your liability? Review the "insurance and indemnity" sections with your insurance agent.
- **Property** - An increase in equipment could impact your commercial property policy.

A quick insurance review never hurts. Even if you haven't experienced any significant changes in the last year, we may be able to help determine if a new insurance option might better suit your needs.

Start the year off right...contact us today to review YOUR coverage.



CAR THIEVES IN WINTER

Have YOU ever left your car unattended in the morning with the engine running to warm it up? Thieves capitalize on this widespread winter habit by prowling neighborhoods and stealing unattended, running vehicles.

How to Stop It

A thief needs only a small window of opportunity and because it can happen so quickly, preparation and vigilance are paramount.

- Carry your car keys wherever you go—never leave them in the ignition, even if you leave for a only a few seconds.
- Sit inside your car while it de-ices.
- Lock and secure your vehicle when exiting it.
- Keep valuables locked inside the trunk.
- Store important car documents and a spare key at home, leaving them inside the car makes it easier for thieves to quickly sell your vehicle.
- Park in busy, well-lit areas near surveillance cameras.
- Use a garage to store your car.

By staying vigilant and following these simple precautions, you can make sure your car and possessions stay safe during the winter.



GUESS THE CELEBRITY?

Send your best guess to - service@wjfarmerinsurance.com and

YOU COULD WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner. **Good luck!**

Last month's winner was:

Brian McIlroy

It was, of course...**Macaulay Culkin**

No purchase necessary. Contest open to everyone.



DID YOU GET AN EXPENSIVE GIFT FOR CHRISTMAS?

Standard homeowners, condominium or renters insurance policies limit the dollar amount of coverage for the theft or loss of such items. To properly protect certain types of valuables, additional coverage may be needed...**Give us a call to review YOUR policy.**



2023 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS:

JOSEPH ETTENBERGER

In addition to being entered into our monthly Visa Gift Card drawing, each referral wins a \$10.00 Dunkin gift card and \$10.00 donation to St. Jude Children's Hospital in their name!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

Mario Klisanin
John Wilbur
Jennifer West

Neeraj Tirunagari
Charles Short
Jason Guzman

Scott Mosher
Joseph Ettenberger
Emily Chapman



STAY WARM

Rearrange the Furniture

A little rearrangement does not only give a nice feel to the room, but it might also help you stay warm this winter.

Move your sofa, dining table, or the armchair near a sunny window to take in the sun's heat. If you work from home, you can also place your desk near the window. Move your furniture away from a drafty window or poorly insulated one to stay cozy in winter. Make sure to move your sofa or other pieces of furniture away from heating ducts or radiators so that the heat flows freely in the room.



- **Make a mini resolution.** Who says you have to run a marathon or remodel your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend more time with my spouse." Instead, vow to "Walk an extra 20 minutes every day" or "Schedule a weekly date night with your spouse."
- **Plan, plan, plan.** Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day. (And if you do want to start that business this

year, give us a call to learn more about business insurance – it's essential for protecting your investment of time and money)

- **Take it public.** Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- **Find a buddy.** A friend who shares your New Year's resolutions can provide a massive dose of motivation.

Good Luck with Your Resolutions... You Got This.

Can You Spot 10 Differences?



Illustrations from Vecteezy.com

ANSWER:

1. Snowman smile missing larger coal
2. No PomPoms on girls hat
3. Gloves are now green
4. No Buttons
5. Shoes are now pink
6. Boy has no tongue
7. Tree is missing behind boy
8. Girl's hair is brown
9. Girl has no bangs
10. Yellow shirt is longer

Check Out OUR **5 STAR Google** Reviews and Ratings

★★★★★

"Just ask for Amy she is awesome. Not only does she makes the transition simple she even got me a better quote." ...B. Amico

"Prompt service. A++++" ...L. Brown

"Great service for more than 12 years." ...G. Karpinsky

"Been with them for 18 years. Always available to help and quick to get things sorted. Highly recommend!" ...J. Van Ness

Check out more great reviews at:

<https://www.wjfarmerinsurance.com/testimonials/>

Ward off Winter isolation and depression for Seniors



Harsh weather invites less social interaction, and for many seniors, can put a damper on mental health. To prevent loneliness and the winter blues in the elderly, schedule regular outings, personal visits, phone calls and social networking. Staying connected with others helps trigger the body's natural mood lifters including dopamine, serotonin and endorphins.

We also advise families check in daily with their elder loved ones who are living alone throughout the winter. If you don't live close, then a home healthcare company or a trusted neighbor can provide senior care services including visits for everything from companion care to driving the elderly to appointments, errands and wintertime activities.

ARE YOU USING A SPACE HEATER TO STAY WARM?

Supplemental heating equipment, such as space heaters, are a leading cause of home fires from December through February. If you plan on using a space heater for some additional warmth this winter, keep the following safety precautions in mind.

- Do not use space heaters to warm bedding, thaw pipes or dry clothing.
- Select space heaters with U.S. Consumer Product Safety Standards mark. This mark signifies that the product was tested for potential safety hazards.
- Purchase units with automatic shut-off features and heating element guards.
- Keep any items that could potentially be a source of fire at least 3 feet away from a space heater.
- Turn off space heaters when you leave the room or go to sleep.
- Check for frayed insulation, broken wires and overheating on electrical space heaters. If you notice any of these problems, have the unit serviced by a professional immediately.
- Use only fuel recommended by the manufacturer for liquid-fuelled space heaters.
- Turn off the heater and let it cool before refueling.
- Avoid using extension cords with space heaters. If you must do so, make sure that the cord is the right gauge size and type for the heater.

Safety First

Avoid placing space heaters in high-traffic areas of your home. Units with long cords can present a tripping hazard.

