



INSURANCE TODAY

JULY 2022

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

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

"I highly recommend W.J. Farmer for insurance! Amy was professional, helpful and patient during the process! Not only was she able to save us money but we got better coverage than we had before! You can't go wrong switching when you save money and are taking care of your home and cars with better insurance! Thanks Amy for going above and beyond for us!" "

~ D. Bengis

"My premium with Progressive had gone up 20% over the last year, without ever having filed a claim. Stephanie found me a better policy at a significantly lower monthly premium, and was a pleasure to work with. I would recommend W.J. Farmer to anyone without reservation."

~ J. Goode

Check out more great reviews at: <https://www.wjfarmerinsurance.com/testimonials/>

What's inside:

- **Pool Safety** ...page 2
- **Guess the Celebrity** ...page 2
- **Summer Claims**...page 4

Are YOU Our Newest Winner?
...page 3



5 BOAT SAFETY TIPS TO KEEP SUMMER FUN & SAFE.

When people are out boating in the summer, safety can sometimes take a backseat to pleasure. This could be a tragic mistake. In 2020, there were 5,265 boating accidents in the U.S., causing 767 fatalities and 3,191 injuries, as reported by the U.S. Coast Guard (USCG). Enjoy the sun and the water but keep the following boat safety tips in mind.

Don't Drink While Boating

Alcohol consumption is a major contributing factor in fatal boating accidents. It was the leading factor in 18% of boating deaths in 2020. It is well known that drinking and driving is dangerous. Consuming alcohol can be even more hazardous on the water than on land because the marine environment (wind, waves, sun, vibration) can accelerate an operator's level of impairment.

Additionally, it is illegal in all 50 states to operate a boat under the influence of alcohol. The legal limit is .08% — the same for operating a boat as driving a motor vehicle on land. The Coast Guard enforces a federal law prohibiting boating under the influence (BUI).

Wear a Life Jacket at All Times

Life jackets save lives. As stated by the Coast Guard, 75% of victims who died in fatal boating accidents in 2020 drowned. Although some state laws only require that life jackets be accessible, not worn, it is much safer to wear them. You may not have time to reach for and put on a life jacket before disaster strikes in a sudden boating accident. With the thin, flexible, compact life jackets available today, there is no reason not to wear one on the water.

Watch Out for the Propellers

The Coast Guard reports 247 boating accidents in 2020 in which a propeller struck at least one person. Accidents involving propellers caused 39 deaths and 241 injuries. Before starting the engine, it is essential to ensure all passengers are accounted for and no one is in the water near the boat. Watch children carefully and do not allow them to sit where they could fall near the propellers.

Perform a Boat Safety Check

Before you set out:

- Do a routine safety check of the boat.
- Make sure you have a full tank of gas.
- Check engine oil and transmission fluid levels.
- Ensure your battery is fully charged and electronic and other components are in good working condition. The boat should be stocked with safety equipment, including a fire extinguisher, boat lights, extra batteries, cell phone, flares, maps, and a first aid kit.

Pay Attention to the Weather

Before you leave the dock, check the local weather and the forecast for your destination. Always have a radio onboard. Keep an eye out for inclement weather, and get off the water as soon as possible if dark skies, wind shifts, choppy water, or lightning appear.

Our agents can help you find the best rates on the boat insurance coverage you need.



W.J. FARMER
INSURANCE AGENCY, LLC

Phone: (607) 796-0551 Email: service@wjfarmerinsurance.com



GUESS THE CELEBRITY?

Who is this Month's 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:

Edwin Anderson

It was, of course... **Nicole Kidman**

No purchase necessary. Contest open to everyone.



9 LIFE CHANGES TO TELL YOUR INSURANCE AGENT ABOUT!

Life's changes come with new goals and dreams. Whether you're getting married, expecting a baby, or getting ready to downsize... big changes in life often come with new financial priorities, too. What does that mean for your insurance needs?

1. You're getting married (or divorced)

Making sure your spouse-to-be is protected by the right life insurance, insuring a new home, putting both names on any auto policies, getting extra coverage for that sparkly engagement ring—there are lots of things worth discussing with your insurance agent before you walk down the aisle. On the flip side, there are things that will need to be changed if you're going through a divorce.

2. You're having a baby

Congratulations! Whether it's your first or your fifth, a new bundle of joy is a reason to check your life insurance coverage. This holds true whether you're employed or are a stay-at-home parent.

3. You're moving

A new house or apartment will need new coverage. An insurance agent can tell you what you need in homeowners insurance or renters insurance.

4. You're adding on to your house

A new addition often means you need a higher limit on your homeowners insurance.

5. You have a child heading to college

Your insurance agent can tell you what's covered when your child is away from home. He or she can also tell you about life insurance for student loans if you're a cosigner on a loan.

6. You're buying a new car

Like a new house or apartment, a new car means you'll need to update your auto insurance policy.

7. You're starting a business—even if it's a home-based business

No matter where your business is located or how big it is, you'll need business insurance to ensure everything has the proper protection.

8. You're about to start a new job

If your new job comes with a bigger, better salary, you may need extra life insurance protection.

9. You're switching mortgage or auto lenders

Claims payments can get confusing if your old lender is still listed on your policy. Learn why it's important to tell your agent if you have a new lender.

Even if you don't fall into any of the scenarios mentioned, it's still a good idea to check in with your agent once a year. Let us give your coverage a quick checkup to make sure everything's still sized right for your life and what's new in it



BACKYARD POOL SAFETY

During this hot weather, splashing and diving is carefree fun and a nice way to cool down...but owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from the areas around it.
- Do not leave your children or guests alone, in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.
- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool.

Safety First

When hosting a pool party at home, it is wise to assign several adults to "lifeguard." These individuals should not drink alcohol and should stay on constant alert for swimmers in distress.



2022 Referral Contest

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

RICHARD BARTHOLOMEW

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.

- | | | | |
|---------------------|-------------------|-------------------------|------------------|
| Richard Bartholomew | Nedim Mujic | Robert and Sonya Kelley | Karelllys Mattos |
| Eric Levine | Katelyn VanSkiver | David Bennett | Helen Benedict |
| Reena Talwar | David Bennett | Sam Moss | Imran Zaidi |
| Haydee Duran | Jules Costello | Paul Henn | Cathy Nevone |



PROTECT YOUR PET

Loud, crowded fireworks displays are no fun for pets, who can become frightened or disoriented by the sound. Please resist the urge to take them to Independence Day festivities, and opt instead to keep them safe from the noise in a quiet, sheltered and escape-proof area at home. **More pets go missing during the July 4th weekend than any other time of the year!**

Kid's Corner

Can You Spot 10 Differences?



- ANSWER:
1. Butterfly is missing
 2. Girls have no shadows
 3. Flower color has changed
 4. Boy missing eyebrows
 5. Extra cloud in sky
 6. Hair braid missing
 7. Girl on left has purple shoes
 8. Girl on right has pink collar
 9. Rainbow color have changed
 10. Boy has no nose

Images from Vecteezy.com



Summer Insurance Claims

Summer might be a time for relaxing and enjoying some time away, but it's also a prime time for several types of home insurance claims. Whether it's because the home is empty while you're on vacation or damage from inclement weather, these are just some of the more common home insurance claims made in the summer.

Flooding

Summer storms can bring with them a lot of rain, which can cause flooding and water damage if your basement is not adequately waterproofed. Flooding can cause significant damage to your property and belongings, whether it's from water entering the home through a window, or via a sewage backup.

Installing a backwater valve and a sump pump can help to keep you protected — and save on premiums. Keep your eavestroughs clear and your downspouts pointing away from the home, and avoid storing valuables in the basement. Reducing your household water consumption during periods of heavy precipitation will also help your home's system be able to manage any potential backup.

Hail and wind damage

Summer storms can result in hail and wind damage, which is why it's important to review your current home insurance coverage to make sure you're protected. If you know a storm will be coming, secure patio furniture or any other outdoor items that could become dislodged and cause damage to the home. You will also want to protect any windows, including skylights, to help mitigate risks.

Fire

It's the season for sitting outside, with friends and family by the fire roasting marshmallows or having drinks on the patio while grilling on the barbeque. However, it's in exactly these types of relaxed moments that injuries can arise.

Make sure you always keep flammables far away from any heat source and never leave coals, wood or gas to burn unattended.

Drownings

Another unfortunate incident that sees an uptick during the summer is drownings. According to the Centers for Disease Control, approximately 7 people died per day in the U.S. from non-boating-related drownings. If you have a pool at your house, make sure it's secured with locked gates so no children can get in, either by accident or on purpose.

Home Burglary and Break-Ins

Summer is a popular time to travel and spend days out of the house, but burglars know what that means: empty homes and more opportunities for criminal activity. The Bureau of Justice Statistics sees higher rates of home burglaries and aggravated assaults during the warmer months.

Reduce the risk of home burglaries with precautions like a security alarm system and motion detection lights. If you're going to be away from home for multiple days, ask a neighbor to collect your mail, packages, and newspapers so it's not obvious you're out of town. Make sure your home insurance coverage is up-to-date in the event that you do have to file a claim.

Don't let these stats about summer insurance claims ruin your fun in the sun – being aware and prepared is the best way to have a great summer.

If you have any questions about the right coverage for you, your family, your home, and your belongings, give us a call – we're here to help!



What's Better...Caffeine or Sleep?

A new study tested how caffeine and sleep can impact your day and overall effectiveness at completing tasks. Experts revealed that caffeine can help you stay awake if you're sleep-deprived, but it likely won't improve your performance on tasks.

Caffeine can help you get through the midday slump, but it isn't a substitute for a good night's sleep. Sleeping is needed to help repair body tissue and cleanse the brain of plaque buildup. Adequate sleep is especially important for people in high-functioning work environments who work long hours, such as medical professionals and truck drivers. Also, not only is coffee a poor substitute for sleep, but overconsumption of caffeine—can also disrupt sleep!

Awake doesn't necessarily mean alert. Sleep deprivation impairs your ability to complete cognitive tasks that require attention. A simple rule is that you shouldn't attempt any task while sleep-deprived that you would not (or should not) attempt while intoxicated.