



# INSURANCE TODAY

MARCH 2022

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

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

"Very good people to work with! It was nearly time to renew my car insurance and they found an insurance provider that charged half the price for the same features as my previous one."

– D. Conklin

"Always friendly and professional. They will absolutely find you the best deal. Highly recommended."

– T. Reedy

"A very competent and professional company."

– L. Captain

"Jason was extremely knowledgeable, very prompt and showed great attention to detail."

– L. King

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

## What's inside:

- **Drive Safely**

...page 2

- **Guess the Celebrity**

...page 2

- **ERIE'S Mobile App**

...page 4

Are YOU Our Newest Winner?

...page 3



## THINGS YOU SHOULD NEVER LEAVE IN YOUR CAR

Sometimes, it's easy to feel like you're living out of your car. You drive to and from work. Shuttle the kids around. Get groceries. Run errands... The list goes on.

With all this activity, your car can become a catch-all for everything you need throughout the day. Using your car as a temporary storage space is a bad habit to get into. Not only can it leave you susceptible to a car break-in, but extreme hot and cold temperatures can damage your possessions.

To help you protect your vehicle (and the things inside it), here's our list of 8 things you should never leave in your car.

**Electronics.** Not only are expensive electronics an invitation to thieves – but the information they store is often more valuable than the device itself.

**Water bottles.** On a hot day, the high temperatures in your car can cause chemicals from the plastic bottle to leach into the water, which has been linked to a range of health problems – including diabetes and cardiovascular disease.

**Medication.** Did you know that fluctuating temperatures inside your car could impact the effectiveness of your prescription drugs?

**Canned beverages.** Extreme hot and cold temperatures could cause the cans to explode. And trust us – your car will never be the same after cleaning up the sticky aftermath of that soda bomb.

**Aerosol cans.** Whether it's spray paint, deodorant, hairspray or a household cleaner, these pressurized cans can explode in temperatures above 48°C – which is definitely possible to achieve inside your car on a warm summer day.

**Lighters.** Similar to aerosol cans, cigarette lighters can also leak or explode in high temperatures. The resulting explosion could even start a fire.

**Cosmetics.** You've invested a lot of money in that bag of makeup. So don't ruin it by leaving it in your car. That new lipstick can melt into a waxy puddle in your hot car. And other cosmetics, like mascara, can become unusable if they freeze – even after they thaw back out.

**Glasses.** Did you know high and low temperatures can affect the frames of your glasses and sunglasses? In a hot car, plastic frames can warp and bend. And when it's freezing out, the plastic can become brittle – making it easier to accidentally break them.

### WE'VE GOT YOUR BACK

Life is full of unexpected moments. When something you value has been damaged or lost, filing an insurance claim shouldn't add to the stress.



**W.J. FARMER**  
INSURANCE AGENCY, LLC

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## GUESS THE CELEBRITY?

Who is this Month's celebrity...?

Send your best guess to - [service@wjfarmerinsurance.com](mailto: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:

## There was no winner last month!

### It was Elle Fanning

No purchase necessary. Contest open to everyone.



## DRIVING SAFELY IN HEAVY TRAFFIC

Navigating your vehicle in heavy traffic is stressful – and dangerous. To avoid a collision, follow these simple tips for safer driving in heavy traffic.

**Relax.** You will eventually reach your destination, and being a few minutes late is better than being involved in a collision!

**Drive Defensively.** Other drivers may drive aggressively, weaving in and out of traffic to try to save a few minutes. Keep your eyes on the surrounding vehicles and drop back if another individual is driving aggressively.

**Keep a Distance.** Follow the three-second rule and maintain a space between your vehicle and the one ahead. This offers you a safe stopping distance, as well as the ability to change lanes when needed.

**Avoid Distractions.** Distracted driving is one of the most common causes of vehicle accidents. Avoid any cell phone use while driving. Cell phone conversations and texting are among the primary causes of distracted driving accidents.

**Use Your Signals.** If you are changing lanes, signal. Other drivers may not signal and suddenly change lanes, so be sure to check over your shoulder before moving into another lane.

**Use your Mirrors.** Stay alert and watch the surrounding traffic behind and beside you. If

another driver is tailgating, move into another lane as soon as you can safely.

**Brake Carefully.** If traffic slows, use your brakes carefully if another driver is close behind your vehicle. Touch your brakes to activate your brake lights, and then slow to help avoid a rear-end collision.

**Pay Attention when Merging.** When merging into a moving line of traffic, watch for drivers who may try to close the gap before you enter the lane.

**Plan Your Drive.** Before you drive, check a driving mobile app for congested areas, and choose an alternate route when possible.

**Avoid Driving Tired.** If you lack sleep, you are at a higher risk of being in an accident. Do your best to get enough sleep before driving.

**Plan Ahead for Added Time.** If you know you will be stuck in heavy traffic, leave early enough to make it to your destination on time.

**Report Aggressive Driving.** If you see a driver that is endangering others, call the police.

No matter how safe a driver you are or how much you plan ahead, accidents may still happen! Be sure you are fully insured, call us today to review your auto insurance needs.



## VEGETATION AND YOUR HOME.

Trees, bushes, shrubs and other vegetation can add character to the outside of a building and even offer protection against the elements. However, if left unattended, vegetation can also cause severe damage.

• **Trees and bushes**—Damage can occur if trees and bushes grow too close to a building. Since trees and bushes are combustible, having them too close to a structure may be a fire hazard. Unmaintained overgrowth of various parts of trees and bushes also creates a variety of issues:

- Wind, snow and ice accumulation can cause branches to come into contact with walls and roofs, leading to exterior damage. Older, dead or otherwise damaged tree branches can fall onto the roof or passersby below. Leaf and broken branch buildup can also lead to clogged gutters, potentially resulting in ice dams or water penetration into the building.

- Branches can grow into a building, causing long-term damage to the siding and knocking shingles off the roofing.

- **Roots**—Root systems can infiltrate cracks in the walls, foundations, sidewalks and below-ground drains. Extensive root systems can extend beneath a building, causing foundation uplift. Roots can also leech water from beneath the foundation, resulting in the structure settling and sinking unevenly in the soil.

• **Pests**—Uncontrolled vegetation may harbour more pests, resulting in insects and rodents gaining access to the building.

### Prevention

- Always keep trees and bushes well trimmed and remove, or relocate, any that are causing a problem.
- Keep gutters cleaned of all debris.
- Safely discard dead vegetation and leaves to prevent excess moisture build-up, which can attract bugs and rodents.





2022 Referral Contest

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

LAWRENCE STEVENS

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.

Lawrence Stevens  
Bernadette Josbeno-Oakes  
Maryann O'Rourke

Scott Rodman  
Lawrence Stevens  
Jimmy Morton

Steve Kettelle  
Marc Jensen  
Caleb Manwaring

Don't leave the well-being of your family to LUCK.



Life insurance may be their Pot of Gold at the end of the rainbow.



SPRING MAINTENANCE IS GOOD FOR YOUR INSURANCE

There's something about spring that puts people in a cleaning mood. With higher temperatures and the warmth of the sun on your face, suddenly, it's not such a chore to work in the yard or garage.

Doing a little maintenance on your home and yard is great for your insurance. Keeping your home and yard in good condition may prevent you from having an insurance claim, because it's harder for water and the other challenges mother nature throws at us to cause damage. It will also help maintain the value of your home.

Some tips to get you started

Wash your windows and check the seals

This is a great time of year to take care of your windows. Wash them with vinegar and water or a name brand cleaner, and then check the condition of the seals. Fixing them now will extend their lifespan, improve your energy consumption and save you money on your power bill.

Clear out your eavestroughs and downspouts

Now's a good time to get your eavestroughs ready for spring rainstorms.

Check your roof

Wind, snow, ice and water are all hard on shingles, fascia and the structure of your roof. Take the time to check around for air leakage and water stains on your roof and in your attic. Remember: Keeping your roof in good shape will help prevent an insurance claim and help you maintain the value of your home.

Fill any cracks in your foundation

Now's a good time to look around your foundation and find any cracks or leaks that need to be filled. This stops air from leaking out of your home, and prevents water and critters from getting in.

BONUS TIP:

Make sure your insurance is up-to-date

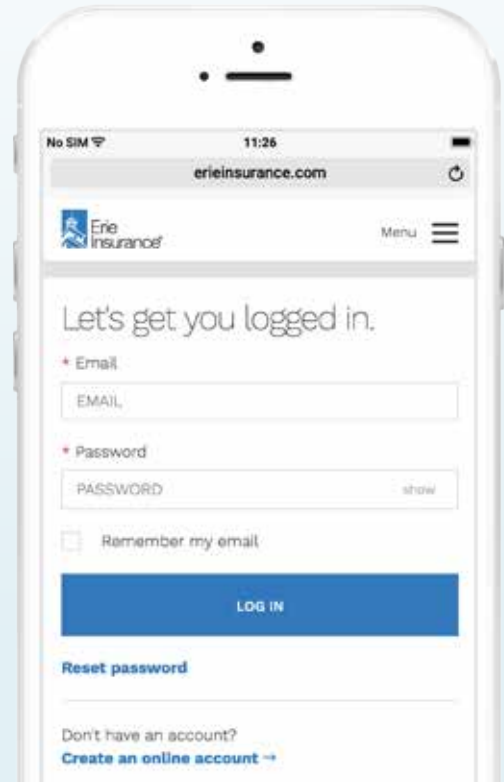
Spring is a good time to contact your insurance broker and make sure your insurance is in good shape. We offer coverages to protect your home, yard and family. This includes base insurance policies, as well as important add-ons such as water and sewer damage, service line damage, major appliance failure and more. Call us today.

# At your fingertips

Creating an online account and using ERIE's mobile app gives you instant access to:

- ✓ Policy information
- ✓ Current and previous invoices
- ✓ Pay your bill and save payment information securely in your wallet
- ✓ Paperless billing
- ✓ Auto ID card\*
- ✓ Claims status
- ✓ Agent contact information

\*Not available in NY



## Setting up an online account takes 3 simple steps:



### STEP 1

Visit [erieinsurance.com/account](http://erieinsurance.com/account) and click "Create an online account."



### STEP 2

Fill in your personal information so ERIE can match it to your policy.



### STEP 3

Answer verification questions.



Your account is now ready to access.

**Download the mobile app from the Apple App Store or Google Play.  
Need help? Call Erie Insurance at (800) 458-0811.**



Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co. and Erie Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to [erieinsurance.com](http://erieinsurance.com) for company licensure and product details. MKTG80 7/21