

# INSURANCE TODAY

FEBRUARY 2022

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



## It's Romantic

What better way to say "I love you" than by giving the gift of financial protection to your loved ones?

Sure, getting a life insurance policy might not seem like a romantic gesture, but ensuring that a policy payout will be available to help financially support your beneficiaries if you pass away is a selfless act your partner will appreciate. It shows you care. It shows you can commit. It shows you can think long-term. *(But because we are all about insurance and happy outcomes...maybe include a bouquet of roses with the printout of the policy too, just to be safe!)*

## WE ALL ♥ INSURANCE

Valentine's Day is the most romantic day of the year and many couples find it the perfect day to get engaged! Should you be one of those lucky couples, there are a number of insurance-related topics to keep in mind before your wedding.

It's always a great idea to complete an inventory of all your possessions, including wedding gifts. We also recommend you take photos of all the rooms in your home from multiple angles. This will make the claims process much easier during a difficult time. You will be able to identify all of the lost/damaged items by the photos. You can upload your inventory and photos to cloud storage.

### Car Insurance for Married Couples

We hate to break it to all the lonely hearts out there, but common-law and married couples sometimes get a cheaper rate. When both spouses have clean driving records, combining car insurance policies may lower your rates if a multi-car discount applies. Further combining home insurance or renters insurance policies can provide additional rate decreases.

### Consider Adding Replacement Cost

Policies often include "Actual Cash Value" of your possessions which means in the event of a claim, insurers will reimburse the value of your possessions less depreciation. For example, if you own a 10-year-old \$5,000 TV, insurers will take into account the age of the TV.

However, if you include Replacement Cost, insurers will replace your contents at the price it would be to replace today! That \$5,000 TV will be replaced with an equivalent TV in today's prices.

***So, if you've recently gotten engaged or married...Congratulations! Contact us today and we'll help you and your significant other decide what's right for you both.***

### Home Insurance and Renters Insurance for Married Couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

## What's inside:

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# Can YOU spot 8 Differences?



ANSWER:

1. Snowflake missing top left
2. Penguins Pom-Pom missing
3. Snowmans Pom-Pom missing
4. Penguin wing is missing
5. Girl's Eye brows missing
6. Snowmans button missing
7. Snowmans smile missing
8. Snow on window ledge missing



## PROTECT YOUR TOOLS ON THE JOB SITE

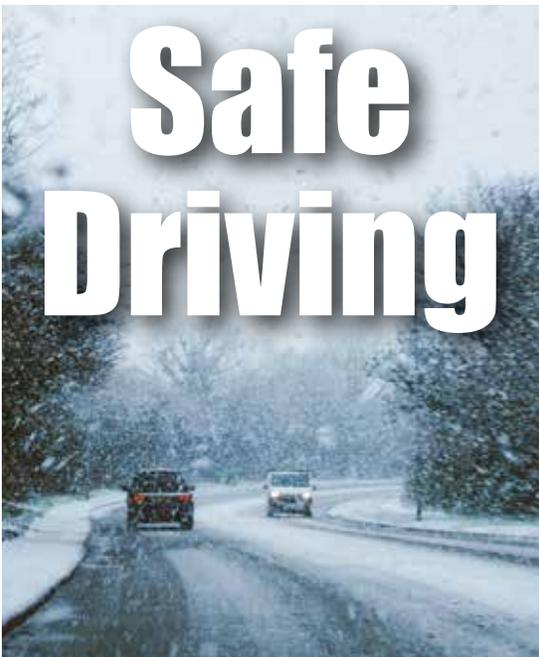
Construction sites are busy places, with a lot of people coming and going – it may be difficult to spot intruders. Gates and fences may not provide enough protection to stop theft. The most determined thief will always find a way.

*Here are some tips that can help you reduce your risk.*

- Don't leave your tools lying around on-site, even during the day. Bring them with you while you work or keep them in a locked, secure location.
- Go through your tools and equipment and engrave your name and/or company name on them with a Dremel tool.
- Make your tools less appealing – scuff it up and paint it in your company colours.
- At the end of every workday, figure out what you can take with you off the job site.
- If the tool or machine is hard to move, you can secure it with chains and locks.
- You could also consider investing in a larger jobsite box or trailer for your equipment, and blocking the door by parking heavy machinery in front of it.
- Don't bring your high value tools and materials to the job site until the day you plan to use them.
- Make an inventory of your tools and machinery. Catalogue the makes and models of your items and take pictures. This inventory will help police identify your items if they are stolen, and it's also a useful record if you have to make an insurance claim.

**If you have a theft...**

- Figure out what's been stolen and cross-reference with your inventory.
- Report all your stolen items to the police, even the smaller ones.
- You can then use this information and the police report to file a claim on your insurance.



From black ice to snow drifts and white outs, winter conditions can make driving exceptionally challenging. Winter weather across the state can be extreme, that's why it's important to take a few precautions before you hit the road, so you arrive safe and sound.

Here are some tips to help keep you safe on the roads during the winter months.

**Slow down** – With bad road conditions and reduced visibility, it's a good idea to slow down and remember to leave lots of room in between vehicles just in case you need to break quickly or encounter black ice or slippery roads.

**Get winter tires** – Winter tires provide extra traction in cold temperatures and also make it easier to turn and stop on wet, slushy or icy roads.

**Fill up on windshield fluid** – You don't want to run out of windshield fluid in the middle of a blizzard. Stock up and keep an extra container in the trunk, just in case. Also be sure to replace any blades that leave a streak and make it harder for you to see.

**See and be seen** – Always have a snow brush/ice scraper on hand and use it before you get in the

car during bad weather. Make sure to clear ice and snow from your hood, roof, windows, and lights.

**Pack an emergency kit** – It's always a good idea to be prepared, especially during inclement weather. Put together an emergency kit with the following items and leave it in the trunk of your car:

- Non-perishable food (like energy bars)
- Water (in plastic bottles)
- Flashlight
- Blanket
- Extra warm clothes
- Shovel/ice scraper/snow brush
- First aid kit
- Candle & matches
- Whistle (to attract attention)

**We're here to support you**

Icy road conditions and limited visibility make it harder to drive in the winter months. If you do happen to get involved in a fender bender this season, having the right insurance will get you up and going faster.



2022 Referral Contest

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

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.

Seamus Kennedy  
Junior's Flooring  
Ashley White  
Amy Lewis

Andrew Shepard  
Nick Peters  
Brian Snyder  
Catheryne Chen

Jules Costello  
Thomas and Bonny Pike  
Caleb Manwaring  
Marta and Michael Bahantka  
Marge Stratton



GUESS THE CELEBRITY?

Who is February'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 months winner was:

**Marge Stratton**  
it was **Blake Lively**

No purchase necessary. Contest open to everyone.



VALENTINE'S DAY GIFTS.

A recent report says consumers will spend more than \$21.8 billion on Valentine's Day this year... \$4.1 billion on jewelry alone.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry. However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy.

# LITHIUM BATTERY FIRES



As use of lithium batteries has become widespread in devices like smartphones, laptops, tablets, smart watches and Bluetooth headphones, electric scooters, hoverboards, ebikes and even electric cars, we've also seen an increase in battery fires. According to a report from the U.S. Consumer Product Safety Commission, more than 25,000 overheating or fire incidents were reported over a five-year period.

Before a failing lithium battery catches fire, there are often a few warning signs. Here's what to look for:

- **Heat:** It's completely normal for batteries to generate some heat when charging or in use. But if your device's lithium-ion battery feels extremely hot to the touch, there's a good chance it's defective and at risk to start a fire.
- **Swelling:** When a lithium battery fails, another common sign is battery swelling. If your battery looks swollen, you should stop using it immediately. Similar signs include any type of lump or bulge, or leakage from the device.
- **Noise:** Failing lithium batteries have also been reported to make hissing or cracking sounds.
- **Odor:** If you notice a strong or unusual odor coming from the battery.
- **Smoke:** This one's a little more obvious. But if your device is smoking, a fire has already started.

## What do I do if my lithium battery is failing?

If your device is showing any of the above warning signs, take the following steps:

- Immediately turn off the device and unplug it from the power source.
- Slowly move the device to a safe, isolated area away from anything flammable. Use tongs or gloves to avoid touching the device with your bare skin.
- Call the device manufacturer or retailer for further instructions.

## How can I prevent a battery fire?

- **Follow instructions.** Always follow the device manufacturer's instructions for storage, use, charging and maintenance.
- **Avoid knock-offs.** Only replace batteries and chargers with components specifically designed and approved for your device.
- **Watch where you charge.** Avoid charging your device on flammable surfaces like under a pillow, on your bed or on the couch.
- **Unplug your device.** Remove devices and batteries from the charger once they are fully charged.
- **Store batteries properly.** Lithium-ion batteries should always be stored in a cool, dry place. Don't place batteries in direct sunlight.
- **Inspect for damage.** Regularly inspect your device and batteries for the warning signs listed above.



UP TO  
**25%\***

## Add up the savings

How would you like to **save money** by taking advantage of ERIE's multi-policy discount?

As a valued Customer, we want to provide you with the protection you need with a price that fits. Saving money with the multi-policy discount and having a knowledgeable insurance team behind you-now that adds up.

**Call us today - we can guide you through what ERIE has to offer and save you money.**

\* All discounts are subject to eligibility offers and applicable rates and rules. Actual savings vary.



## WE LOVE OUR PETS...

**Did you know...** One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner.

People are expected to spend **\$1.7 billion** on their furry Valentines this year, according to the National Retail Federation, up 17%.

The NRF notes that more than one in four people (27%) will treat their pets to a Valentine's Day gift this year, which is the highest figure in the history of its survey. The average person has earmarked roughly \$12.21 for their pets' Valentines, on average, which is almost double last year's \$6.94.



## 5 PET TIPS for a safe Valentine's celebration

### XYLITOL

This sugarless sweetener is in many candies and is toxic to pets.

### DECORATIONS

Discarded ribbons and wrapping paper can be trouble for pets.

### CANDLES

A nice dinner can become a fire hazard when pets & candles mix.

### FLOWERS

Certain flowers are deadly to pets. Keep them away.

### CHOCOLATES

It is still a common problem. No Chocolate for pets!