

# INSURANCE TODAY

JULY 2023

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



## HAPPY 4TH OF JULY

Remember: Sparklers are great fun; and almost every adult has memories of twirling sparklers and writing their names in the air.

While sparklers are often considered safe, it is still possible to get burned by their fiery tips. Keep an eye on any child's sparkler until it is safely out and have a safe and happy celebration.



## Summer Claims

Did you know that Summer and the 4th of July is considered one of the most dangerous times of the year? It's summertime, we all want to be out having fun, traveling, boating and of course celebrating

### Fireworks

We ooh and aah each 4th of July as fireworks light up the night sky. But, the truth is, fireworks are scary things.

People are not used to handling fireworks. They don't take the time to support a firework with a sand base. About 8,000 to 9,000 individuals each year need some sort of ER treatment for firework-related injuries. It is estimated that underwriters see about \$43 million in direct property costs each year from fireworks.

### Drunk Drivers

The issue comes in when people decide to drive after their festivities. An estimated 34.3 million people travel by car each 4th. That's a lot of extra people on the road.

### Drowning Risks

It only takes a few seconds for the fun in the sun to turn deadly. The USA Swimming Foundation reported that at least 163 children younger than age 15 drown

between Memorial Day and Labor Day. Nearly 70 percent of the victims were 5 and under.

### Food Safety

Coleslaw, potato or macaroni salad - never leave out for more than two hours at a time, and keep them on ice.

Undercooked meat and food contamination also plague festivities each year.

Salmonella, E. coli and Campylobacter cause 76 million cases of food-borne disease in the U.S. every year, according to the California Department of Public Health.

### Grilling Accidents

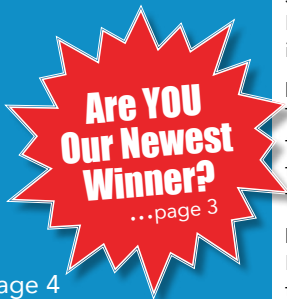
Fire departments respond to nearly 10,000 home fires involving grills, hibachis or barbecues, which could add up to more than \$133 million in direct property damage per year.

### Boating Accidents

Often, the holidays are the first and only time people enter into the water as a boat captain. Every year, the U.S. Coast Guard Auxiliary offers several tips to stay safe, including always wearing a life vest, never mixing alcohol with boating and being aware of the other boats on the water

## What's inside:

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# THE BENEFITS OF BUNDLING INSURANCE POLICIES...

**Almost everyone has home or renters, auto and life insurance, and combining these policies together can give you a substantial discount. In fact, almost any type of personal insurance policy can be bundled in order to save on premiums and streamline the claims process.**

Here are some of the benefits of bundling your insurance policies:

- **Discounts**—Many insurance carriers offer discounts for bundled policies. The exact discount will vary between different insurers, but generally range between 5% and 25%.
- **Convenience**—Bundling policies together cuts down on paperwork and makes your coverage easier to manage. And because you only have to work with a single insurance carrier, you can save time by viewing your premiums, renewal dates and other information all in one place.
- **Single deductibles**—If a loss applies to more than a single policy, the deductible you pay may apply to all of your coverage. For example, if a severe storm

damages your vehicle and your home and you carry both policies with the same provider, you may only have to pay a single deductible.

- **Less chance of dropped coverage**—Insurers regularly drop coverage if a policyholder makes a large amount of claims. But, if your policies are bundled together, providers will be less likely to drop you.

## When to Avoid Bundling

Bundling does have a number of benefits, but in some cases, it's best to keep your policies separate. Here are some situations where it may be better to avoid bundling:

- **Expensive auto insurance**—Auto insurance rates can vary based on a number of factors. If your rates are higher because of local risk factors, you may want to separate your other insurance policies from your auto insurance.
- **When premiums increase**—Having your policies bundled together can make it difficult to shop for new policies, but you may be able to find better rates by comparing different insurers every so often.



## SUMMER HEAT

Summer heat can be more than uncomfortable—it can be a threat to your health, especially for older adults and children. Whatever your age, don't let the summer heat get the best of you.

There are two types of heat illness to keep an eye out for this summer:

- **Heat exhaustion**—Heat exhaustion occurs when a person cannot sweat enough to cool the body, usually the result of not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.
- **Heatstroke**—Heatstroke is the result of untreated heat exhaustion and is a serious medical emergency that must be treated quickly by a professional.

To prevent heat illness this summer, make sure to drink plenty of water, wear lightweight and light-colored clothing and eat light, refreshing foods. Try to stay inside as much as possible, doing chores early or late in the day. By keeping these tips in mind, you're on your way to beating the heat.



## Raising kids is expensive.

A middle income couple with two children would spend an average of \$18,271 a year per child through age 17, or \$310,605 in total through high school—a four decade high and a 9% increase over two years ago.

*Brookings Institution, a nonprofit public policy organization, Washington, DC.*



## Ready to BBQ

Before you step out on your back patio or your cottage deck to begin, there are a few steps you must take to ensure that your propane or natural gas barbecue is in safe, good working order.

Follow These Safety Tips As You Inspect Your Barbecue

- Dirt and debris can build up inside the grill over the winter months. Carefully clean out any particles, dust, and cobwebs that may have built up over the winter. Newer barbecues have spider guards to prevent them from entering the burner and burner tubes, however if yours does not, use a pipe cleaner or wire to ensure that spider webs have not built up inside. Remove

lava rocks and grates for a thorough cleaning with soap and warm water.

- Clean your burner ports to ensure they are free of dirt and rust.
- Make sure that the barbecue hose is in good condition, and is free of cracks. Make sure there are no sharp bends in the hose or tubing. Propane or natural gas leaking from a cracked hose may send out a stream that if ignited can produce huge flames.
- Check to ensure that all connections are tight and that there are no leaks. You can brush a mixture of soap and water onto the connections and hoses (a 50/50 mix) and any rising bubbles will indicate a leak. Repair your barbecue so that there are no more bubbles.
- Rusty, damaged propane tanks should be replaced by 10 years of age or less.
- If you have uncertainty about the condition of any barbecue part you should replace it with a new component. Parts are available at most hardware stores and building supply centres.



2023 Referral Contest

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

DANIELLE GIORDANO

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.

Lisette Millage  
Jeremy Force  
Dominick Tyo  
Samantha Watts  
Adam Kamas

Gary Kamas  
Rachel Fivie  
Jessica Ranki  
Kathleen Wilber  
Cynthia Twardeski

Brett Van Nostrand  
Chet Budhwa  
Danielle Giordano  
Yorktown Community  
Nursery School



THE AVERAGE SPENT ON...

TAKE-OUT FOOD: \$75/MONTH

LIFE INSURANCE \$30/MONTH

LIFE INSURANCE...CHEAPER THAN YOU THINK AND BETTER FOR YOU!

INSURANCE TIPS FOR MILLENNIALS

Tips for first time insurance buyers:

• **SHOP SMART.** When looking for insurance, your No. 1 priority should be to find adequate coverage. Price is important, but you'll want to determine what kind of coverage you need first. Then you can fit that coverage into your budget and determine which carrier can provide you with the most comprehensive policy for your situation. You may be tempted to choose insurance with the lowest price tag, but if you don't have enough coverage (or the right kind of

coverage), you will see less financial benefit when it comes time to file a claim.

• **Look for discounts.** Once you evaluate your coverage needs, factor in your budget and find ways to save. Ask your insurance agent if there are any discounts on your coverage. Often, carriers offer discounts for things like paying your policy in full or staying auto accident-free. You also can save money by "bundling" multiple policies, such as purchasing a home and auto policy from the same carrier.

Give us a call to review YOUR needs.



Fill in the Gaps

An average policy will cover the basics, but you may need to add extra coverage to meet your unique needs. For instance, you may have items like electronics or a nice piece of jewelry that would be financially difficult to replace, even with the assistance of your average renters or homeowners policy. For your peace of mind, you may want to add additional coverage for these items.



# 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 ensure you shoulder check 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.*

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

"Every time I call for assistance, the staff is polite and takes care of my needs right away. That is important to me!" Miles S. Lakeshore Innovations

"There is nothing better than to know you are dealing with professionals who have your best interest at heart. Bill is my agent at the Farmer agency who is number one for me." Howard A. NY

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



Hint: An immortal Amazon warrior demigoddess who is the crown princess of Themyscira

## GUESS THE 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:

**Barbara Schenk**

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

No purchase necessary. Contest open to everyone.



## Before You Go

Are YOU heading out on a car trip this Summer? Here are 2 tips to get you there and back safely...

### Before you go...Get Your Car Serviced!

Regular maintenance such as tune-ups, oil changes, battery checks, and tire rotations go a long way toward preventing breakdowns. If your vehicle has been serviced according to the manufacturer's recommendations, it should be in good condition to travel.

### Plan Your Travel and Route

Before heading out, make sure to check the weather, road conditions, and traffic, and allow plenty of time to get to your destination safely. And always familiarize yourself with directions before you go, even if you use a GPS system. Carry a printed map just in case you lose connection on your GPS or cell phone. Let others know your route and an anticipated arrival time.