



INSURANCE TODAY

MAY 2022

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

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

"Just wanted to write a few lines in praise of Melissa. She's absolutely fantastic and lightning quick when attending to whatever I need! You've got a superstar on your staff!"
 - T.J. H., Pro Drain Inc., NY

"Everyone in this office and Amy have been very helpful. We have been coming here for years and appreciate the support."
 - John D., NY

"I was very desperate for a cheaper but good insurance policy and I think W.J. Farmer Insurance Agency, LLC is a God sent. They are very professional and yet very understanding and patient in delivering what is best for me, their client/customer. My agent is very understanding, polite and professional."
 - Comfort N., NY

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

What's inside:

- Home Improvements

...page 2

- Guess the Celebrity

...page 2

- Cleaning the Cabin

...page 4

Are YOU Our Newest Winner?
 ...page 3



DROWSY DRIVING: IS IT REALLY SO BAD?

Slow reaction times. Drifting from lane to lane. Traveling at inappropriate speeds.

No, we're not talking about drunk driving. We're actually talking about drowsy driving.

- In 2017, the National Highway Traffic Safety Administration (NHTSA) gauged that drowsy drivers caused 91,000 reported crashes in North America.
- In 2019, drowsy driving caused 697 deaths.
- Between property damage, hospital admissions and more, the Sleep Foundation reports that the overall cost of drowsy driving could be \$12.5 billion each year.

When And Where Are Drowsy-Driving Accidents More Likely to Occur?

These three factors contribute to the chance of drowsy-driving:

1. The time of day. Drowsy-driving crashes happen most frequently between midnight and 6 a.m. or in the late afternoon. That's when our circadian rhythm, which regulates our sleeping pattern, takes a dip.
2. Solo drivers. People driving alone with no passengers are more likely to be involved in drowsy-driving crashes. And affected drivers usually run their vehicles off the road at high speeds without braking.
3. Location, location, location. Drowsy driving crashes often happen on rural roads and highways.

Who's at Increased Risk of Driving Drowsy?

- Commercial drivers, including those who drive tow trucks, tractor trailers and buses
- Shift workers who work either night or long shifts
- Drivers with untreated sleep disorders, like sleep apnea
- People who take medications that cause sleepiness or drowsiness

If you feel drowsy while driving...then it's time to pull over.



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:

Barbara Ann Schenk

It was.. **Dwayne "The Rock" Johnson**

No purchase necessary. Contest open to everyone.



Home improvement projects

Do I **REALLY** need to tell my agent?

As a rule of thumb, any projects that would change how much it would cost to rebuild your home by \$5,000 or more should be reported to your agent. So basic improvements, like painting a room or getting new carpeting, would not generally need to be reported. But projects like building an addition, a significant upgrade to a kitchen or bathroom, or finishing part of your basement should be discussed with your agent.

Why is it important to keep my agent in the loop?

Because nobody likes surprises, especially when a claim happens. So the better information we have on your home, the easier it will be to settle a claim.

When your agent writes the policy, they gather a lot of information about your home, things like square footage, the number and quality of bathrooms, whether there's a finished basement, type and age of roof, and so on...

They use this to work with you on the right amount of coverage to buy.

This is typically an estimate of what it would cost to rebuild your home using the same square footage and materials. When a claim occurs... if you've made significant upgrades, there may not be enough coverage to rebuild your home to its current state.

Also, some homeowners insurance policies have provisions in them that allow the insurance company to deny or limit coverage for improvements that the insurance company was not made aware of. So it's always best to be proactive and let your agent know if anything big has changed.



SHOULD I CONSIDER A BUSINESS UMBRELLA POLICY?

As a proud business owner, it's your job to consider the "what-ifs" for your business. Of course, you don't want to think about the worst... but in order to be prepared, it's a necessity. No matter how careful or cautious you and your employees are, accidents do happen – and sometimes they can be serious.

If you experience a catastrophic accident, things can get costly... and fast. That's where a Business Umbrella Policy can help.

Business umbrella liability offers a cushion above and beyond the limits of your commercial general liability, professional liability, business auto liability and employer's liability insurance.

Business umbrella insurance could help you when facing a serious and costly claim, for example:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- A fire starts at your owned location and damages several other buildings in the surrounding area. A suit is filed against your business for the resulting damage.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

A major claim, like those mentioned above, could threaten the very existence of your business. And if a claim is serious enough, it could even have the potential to put your own personal assets — like your home and your retirement account — at risk.



2022 Referral Contest

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

JOHN KELLY

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.

Caleb Manwaring
Eric Slocum
Willie Meeks

Stephen Wida
Louis Balducci
John Kelly

Jim Voorhees
Larry Fuller



Kid's Corner

Can YOU Spot 10 Differences?



Answers: 1. Dogs tongue missing. 2. Milk carton top missing. 3. Cookie missing. 4. Boys eyebrows missing. 5. Bushes missing. 6. Hair Elastic missing. 7. Shoes are orange. 8. Tree top missing. 9. Milk half empty. 10. Missing tomatoe in Hamburger.

Images from Vecteezy.com



SPRING CLEAN THE CABIN

It's time to open the cottage or cabin...and the dreaded Spring clean-up. But there's no reason it has to be all scrubbing and no hot-tubbing.

Here is a short to do list:

Inspect your deck boards

Bare feet on a splintered deck are no fun. Look for worn or splintered boards, and if you're planning to reseal your wood, be sure to replace the splintered boards first.

Clean your deck or patio

Mix all of the eating, drinking and cooking that happens on a cottage deck with constant exposure to the elements, and you've got a recipe for moss, mold, mildew, and dirt build-up. Clean it with a ready-to-spray bleach-free cleaner like Scotts Plus OxiClean Outdoor Cleaner, which is biodegradable and phosphate-free, so it won't harm your cottage flora.

Clean your outdoor furniture

No one wants to sit on filthy, moldy outdoor furniture. Give them a good wash with an environmentally safe cleaner.

Clean your cottage exterior

From cobwebs to bird droppings. To remove built-up dirt and stains from mildew, and mold, pair your garden hose with a ready-to-spray outdoor cleaner, and spray from top to bottom to make sure runoff doesn't resoil areas you've already cleaned.

Clean your cottage windows

Have you ever seen a professional window cleaner use the blue stuff and a wadded handful of paper towels? Probably not, because that too-common technique just pushes dirt to the edges of your windows, where it can build up and hasten rotting. To clean like a pro, use warm water, a bit of dishwashing detergent, a rag, and a window scrubber. Use the rag to wipe down window frames, and then use the scrubber to clean the panes, finishing with a rubber squeegee. Be sure to wipe off the squeegee after every pass, and give the window a final wipe with a microfiber cloth when you're finished.

Inspect gutters

Remove any debris that may have collected in your gutters over the winter and ensure that your [downspouts] aren't clogged.

Inspect your roof

High winds and ice buildup can damage your shingles. Look for damaged flashings, asphalt grains in your gutters, and other signs of warping or rotting.

Clear fallen branches

Heavy snow takes a toll on trees, and for your first weekend back at the cottage, you can expect to find fallen branches everywhere. The good news is that you've got plenty of firewood for your first batch of s'mores!

Remove covers from shrubs and trees

Once you're sure that Jack Frost is gone for good (or at least until next October), you're free to remove any protective coverings you may have wrapped around smaller shrubs and trees you planted.

Clean in and around your fire pit and or barbecue

Scoop out and dispose of excess ash, clean your BBQ with a hose, some soapy water, and elbow grease, then check the gas hose for cracks. Cut any vegetation that has grown up around or over the firepit so it is not a fire hazard.

That's a great start...now there is the inside to deal with! But first, grab a drink, fire up your barbecue, and enjoy your outdoor space. You've earned it.



How To Protect Yourself During High Winds?

- **Get indoors.** During a windstorm, the safest place to be is inside your home. High winds turn outdoor objects into flying projectiles and can topple trees and power lines. Once indoors, avoid the temptation to watch the storm. Stay away from windows to prevent being injured by broken glass.
- **Take shelter.** If you're unable to get indoors, you should try to find someplace to take cover. Avoid standing next to roadways or in other areas where the wind could blow you into an unsafe situation. If possible, try standing beside a building that can help block the gusts, or find a railing you can hold onto.
- **Pull over.** If you're driving in high winds, reduce your speed and keep both hands on the wheel. Watch out for flying debris and avoid driving beside cars in adjacent lanes as the wind could blow them into your path. If the wind is making driving difficult or if you feel unsafe, pull off the road and wait for the storm to pass. Just be sure to keep your hazard lights on and park away from trees or other objects that could fall on your vehicle.

How To Protect Your Home!

- **Trim your trees.** Remove any dead trees and trim branches away from your home and power lines.
- **Secure shutters and gutters.** Any loose items secured to your home could be ripped off by a strong gust of wind. If you know of any parts of your home that have come loose, repair them before the storm hits.
- **Protect windows and doors.** If you live in an area that frequently sees high winds, storm shutters can be a great investment to protect your windowpanes from being broken. But you can also cover them with half-inch marine plywood, if needed.
- **Store outdoor items.** Patio furniture, trash cans and bicycles can easily be carried away by high winds, so bring them indoors before the storm hits.
- **Check your roof.** In high winds, your roof can take a beating. Check for any loose shingles and consider impact-resistant shingles when installing a new roof.