



INSURANCE TODAY

MAY 2023

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



Distracted Driving

Distracted driving occurs whenever you engage in an activity behind the wheel that takes your attention off the road. Consider these tips for preventing distracted driving:

- Never talk on your cellphone or text while driving.
- Avoid reading maps or directions as you drive.
- Limit your conversations with passengers.
- Don't smoke, eat or drink while you are driving.
- Never touch up your makeup or hair in the rear-view mirror.
- Only adjust the radio when you are completely stopped.
- Don't allow animals to sit on your lap while driving.

What's inside:

- **Fallen Tree!**
...page 2
- **Guess the Celebrity**
...page 4
- **Business landscaper Tips**
...page 4



SECRETS TO... TRAVELING WITH CHILDREN

Traveling with young kids doesn't need to be a hassle! Here are some tips to make life easier:

- **Travel light.** Sometimes less is more. And choosing the correct carry-on is one of those times. Should be compact, lightweight and have wheels.
- **Get an early start.** Are there optimal hours for children to travel? Is it easier to make the trip during the day, keeping little ones awake, or attempt a red-eye, and hope everyone can get some sleep? Considering individual needs prior to booking a flight or planning a road trip is always a good starting point.
- **Prepare for your trip, and then some!** Toys, medication, diapers and other items used during the travel time frame must be easily accessible. And, what if connecting flights are missed? What if weather is bad, postponing arrival at the final destination? It is worth packing a few additional items, just in case.
- **Kids-pack.** Individual back-packs for each child are a great way to ensure favorite items are not forgotten. Letting children select their own books, toys and personal items will ensure they are happy with their en route choices.

- **Don't forget the snacks!** Travel snacks like yogurt tubes, granola bars, string cheese, and squeezable apple sauce are easy to pack. Fun snacks will keep tummies full when real meals are hard to come by. Refillable water bottles are also a wise choice for the whole family.
- **Sanitizer, wipes, tissues!** Perfect for cleaning spills, wiping a runny nose, or sprucing up outfits upon arrival, grabbing a few tissues will keep everyone looking and feeling their best.
- **Quick change artists...** Travelers pack outfits in their checked bags. Seasoned travelers always carry an extra outfit or two with them. From unexpected motion sickness to spilled food or drinks, these ensembles come in handy more often than not. And remember, dress for comfort.
- **A busy child is a happy child.** Switch, iPad, iPhone, mini-DVD player and headphones usually top the entertainment list. Come prepared with fully charged devices and back-up batteries. When it's time to unplug, sing along songs, visual scavenger hunts, spelling bees, 20 questions, I Spy, and naming the capital cities of each states are interactive games that can turn travel time into quality time for the entire family.
- **Sleep gear.** Whether you are heading off on a long road trip, or taking a red-eye flight, planning to make sleep part of the journey is essential. Small cushions, neck pillows, cozy blankets and favorite plush animals will help little ones (and those around them!) catch some much needed Zzzzz's.
- **Travel lighthearted.** Patience is everything, and your happiness is what you make it. Keep things upbeat and positive, and enjoy every minute (or almost every minute!) of your trip.



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WHAT HAPPENS IF MY NEIGHBOR'S TREE FALLS INTO MY YARD?

For the most part, homeowners are responsible for what falls into their own yard. So if a storm causes your neighbor's tree to fall in your yard, your homeowners insurance could help cover the cost of removing the tree and remedying the damage it caused on your property, after your deductible.

The same is true in reverse: If a tree on your property falls in your neighbor's yard, your neighbor should contact his or her insurance company to determine what type of coverage is available for damage or cleanup in their yard.

In most cases, neighbors are able to work things out without too much trouble. Depending on the extent of the damage, you may need to file a homeowners insurance claim. Your homeowners insurance may or may not cover the cost of tree cleanup, depending on your policy and the company you work with.

TIP: Check to see if YOUR Homeowners insurance will pay for the cost of removal of fallen trees if it's due to a covered peril, such as a storm.

The claims process

If a tree falls on your house, the first thing to do, if it's safe, is to try to prevent further damage to your home and property. Make sure to take some photos to document what happened. Then call your insurance agent, who can explain your options and help you understand if and how to file a claim. When you file a claim, a claims adjuster will come by to evaluate the damage and explain how your homeowners coverage comes into play. It's recommended that you call your claims adjuster before you contract to have the tree removed.

Sometimes trees fall on cars. If it's not safe or possible to remove the tree from the car yourself, you should call a professional to remove it. (Again, talk to your insurance agent and a claims adjuster first and take a few photos of the fallen tree on your car.) Depending on the damage and terms of your insurance coverage, the optional comprehensive coverage you may have under your auto policy could provide coverage for the loss.

Preventing tree damage

Preventive measures matter when it comes to trees. Start by looking for signs of distress such as dead limbs, cracks in the trunk or major limbs, leaning to one side and branches that are close to a house or power line.

TIP: It's possible for you to be held responsible for resulting damage to your neighbor's house or property, if your tree falls due to your own neglect. One of the best things to do is to regularly have large trees trimmed.

BEFORE BUILDING YOUR DECK...



Before you purchase any materials, hire a contractor or think about digging a hole, make sure you do the following:

Get the appropriate permits. Depending on where you live, the type of deck you want to add on and its overall size, you may need a building permit. Contact your local zoning department or office to find out what's required for your project. Keep in mind that regulations can vary across the board, and you may even need to submit your design for approval. You also should gain information on local building codes to ensure your structure meets all the necessary requirements.

Call 811. Did you know some utility lines are buried just inches underground? To avoid a costly and dangerous situation, call 811 (or your state-specific hotline) before you dig. At your request, the service will mark or flag the locations of any buried utility lines on your property.

Give your insurance agent a heads up. Major improvements that add value to your home often mean you need a higher limit on your homeowners insurance. Your agent can guide you through any updates you need to make to your coverage or policy limits.



SPRINGTIME SAFETY PET TIPS

Spring has sprung. Before you embark on seasonal chores or outdoor revelry, take inventory of potential springtime hazards for your furry friends.

Screen Yourself

Don't let your pet fall through unscreened windows. Be sure to install snug and sturdy screens in all of your windows.

Buckle Up!

While most dogs love to feel the wind on their furry faces, allowing them to ride in the beds of pick-up trucks or stick their heads out of moving-car windows is dangerous. Flying debris and insects can cause inner ear or eye injuries and lung infections, and abrupt stops or turns can cause major injury, or worse!

Spring Cleaning

Keep all cleaners and chemicals out of your pets' way! Almost all cleaning products, even all natural ones, contain chemicals that may be harmful to pets.

Home Improvement 101

Products such as paints, mineral spirits and solvents can be toxic to your pets and cause severe irritation or chemical burns. Also, be cautious of physical hazards, including nails, staples, insulation, blades and power tools.

Let Your Garden Grow—With Care

Fertilizers, insecticides and herbicides keep our plants and lawns healthy and green, but their ingredients may be dangerous if your pet ingests them. Many popular springtime plants—including rhododendron and azaleas—are also highly toxic and can be fatal.

Pesky Little Critters

April showers bring May flowers—and an onslaught of bugs! Make sure your pet is on year-round heartworm preventive medication, as well as a flea and tick control program.



2023 Referral Contest

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

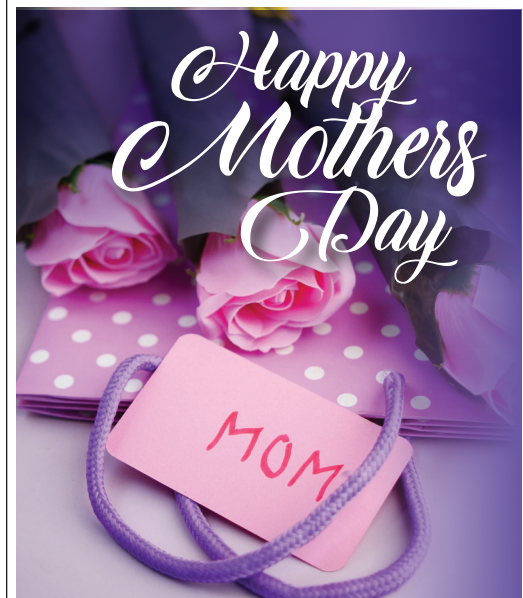
ISAAC FRANKS

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.

- | | | |
|---------------------------------------|---|--------------|
| Jules Costello | Allan Flamhol | Doug Jones |
| Isaac Franks (<i>Fix It Franks</i>) | David Ahouse (<i>Ahouse Trucking</i>) | Derek Bell |
| | Scott Russell | Jasime Ahmed |



HOW TO PREVENT A DANGEROUS FALL

Take the following anti-fall precautions to prevent not only injury but also fear of falling, which can push you toward a sedentary lifestyle...

Be realistic about your physical abilities. Climbing ladders to clean gutters or trim trees even though you shouldn't can lead to debilitating falls.

Don't multitask. It is easy to not pay attention to your surroundings...and multitasking often means you do not have a free hand to break a fall.

Compensate for sensory changes. Particularly if you have diabetes, changes in sensation in your feet can cause changes

to your gait. Talk to your doctor about blood sugar control, medication and exercises to increase circulation to the nerves in your feet. Mention any tingling you feel at night. Always wear appropriate shoes (with a closed toe and heel).

Have your depth perception and visual acuity checked at eye exams. A loss of depth perception affects how you see your environment. Also: Going downstairs poses a greater risk than going up. Be cautious for a few weeks when your eyeglass prescription changes.

Get evaluated for causes of dizziness. These include vertigo and postural hypotension which occurs when you stand after sitting or lying down.

Patricia A. Quigley, PhD, MPH, APRN, past president of the Association of Rehabilitation Nurses, clinical nurse specialist and a nurse practitioner in rehabilitation based in Saint Petersburg, Florida. Dr. Quigley is a leading expert on falls and served as the principal or co-investigator in more than 35 research studies.

FUN ZONE

Can You Spot 8 Differences?



ANSWER:
 1. Sub Window missing 2. Starfish Eyes missing 3. Treasure Chest lock missing 4. Mermaids Tail fins missing 5. Mermaids Flower Centre is Black 6. Octopus Leg missing 7. Seaweed on Bottom Left missing 8. Bubbles missing

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

Amy was absolutely incredible! I would recommend her to absolutely anyone and everyone! After years of bad customer service with my last insurance provider she made my experience looking for new insurance a absolute breeze! Amy is a 10 out of 10 for sure! Thank you again! - Shelby Jackson

This insurance company provided me with a great policy and it was thoroughly reviewed first by them to meet my needs, great customer service at the initiation of this policy - Gisela Vasquez

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



GUESS THE 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 months winner was:
Misty Beeman

It was, of course...**Taylor Swift**
No purchase necessary. Contest open to everyone.



CHOOSING A LANDSCAPER FOR YOUR BUSINESS?

If you own a commercial property, then landscaping is a part of doing business – whether it is for curb appeal or safety. Here’s how you can find the landscaper match for your business.

Know your needs. Before you contact a landscape contractor, have an understanding of the services you want. Some commercial landscapers may only provide lawn care, while others can provide everything listed above. Clearly articulate what you want – and what you don’t – when getting a quote.

Check credentials. In the landscaping industry, there are a number of qualifications, certifications and licenses that may be required – especially if pesticides or herbicides are being used. Ask about your landscaper’s certifications and make sure they’re appropriately licensed and insured. You may also want to ask for contact information from a few other business clients so you can check references.

Get multiple quotes. It never hurts to get competitive quotes from two or three companies before settling on a landscaper for your property. Commercial landscaping costs often can be more varied than residential, so securing several quotes can help you weed out unreasonable estimates.

Choose the best value. After receiving quotes, select the landscaper you feel will provide the best value. And keep in mind, that doesn’t always mean choosing the company with the lowest quote. A low-cost landscaper may also bring less experience or resources to the table. Reliability and a proven track record in the commercial landscaping arena should weigh heavily in your decision-making.

Get it in writing. Never agree to a landscaping service without a signed contract that outlines timelines, frequency, costs, services and expectations. This will ensure both you and the landscaper are on the same page and provide documentation should services not meet your expectations.