



INSURANCE TODAY

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



Should I get a Home Security System?

Though a home security system may seem like an expensive investment, it could help pay for itself, considering that you may get a discount on your homeowners insurance premium for having a system in place.

Safety First

When you think home security, you may only think burglar alarm. However, a fire alarm system is just as important. A fire that starts while you're away from home can result in losses that far surpass those of a break-in. Having a fire alarm built into your home security system will ensure a quick response in the event of a fire, whether you're home or not.

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CLASSIC CAR WINTER STORAGE TIPS

Well it is nearly that time of year...after a fun Summer of cruising...it is time to start thinking about putting that classic car or hot rod to bed for the Winter months. We all know that we need to top up the gas tank, add fuel stabilizer, change the fluids and disconnect the battery - or use a trickle charger...but what else can we do to protect our baby?

Wash and wax

It may seem fruitless to wash the car when it is about to be put away for months, but it is an easy step that shouldn't be overlooked. Water stains or bird droppings left on the car can permanently damage the paint. Make sure to clean the wheels and undersides of the fenders to get rid of mud, grease and tar. For added protection, give the car a coat of wax and treat any interior leather with a good conditioner. Consider also using a car cover to keep any dust off of the paint and to protect it from scratches.

Parking brake

Consider NOT using the parking brake when you leave a car in storage long term; if the brake pads make contact with the rotors for an extended period of time, they could fuse together. Instead of risking your emergency brake, purchase a tire chock or two to prevent the car from moving.

Tire care

If a vehicle is left stationary for too long, the tires could develop flat spots from the weight of the vehicle pressing down on the tires' treads. This occurs at a faster rate in colder temperatures, especially with high-performance or low-profile tires. Consider taking off the wheels and placing the car on jack stands at all four corners. The downside to this is...if there's a fire, you have no easy way to save your car.

Repel rodents

There are plenty of places in your car for critters to hide and even more things for them to destroy. Prevent them from entering your car by covering any gaps where a mouse could enter, such as the exhaust pipe or an air intake; steel wool works well for this. Next, spread scented dryer sheets or Irish Spring soap shavings inside the car and moth balls around the perimeter of the vehicle. Don't forget a few mouse traps.

Maintain insurance

In order to save money, you might be tempted to cancel your auto insurance when your vehicle is in storage. Bad idea. If you remove coverage completely, you'll be on your own if there's a fire, the weight of snow collapses the roof, or your car is stolen.



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YOUR COVERAGE LIMITS MATTER!



True story – Once upon a time, several years ago, we had a client who had auto insurance through our agency. They were looking for ways to lower their premium, so they requested that we lower their liability limits to the required state minimums. Whenever we receive a request like this, we do our best to discourage them as well as educate them about the necessity for adequate limits. If they insist on reducing their limits, we require them to sign a form confirming their request and we thoroughly note the conversations we had with our customer discouraging the changes.

When we received the call from this customer looking to reduce their coverage, we went through our coverage conversation, but the client still insisted on reducing their limits. It wasn't even six months later that a driver in the household lost control of their car, left the roadway, and crashed into a house. Luckily no one in the car or house was injured, but the accident actually knocked the house off of its foundation! Well guess what? The property damage liability limit on the policy was now only \$10,000 (required state minimum) and the cost to repair the house and reset the home on its foundation well exceeded \$10,000. And guess who could not believe that their auto policy property damage limit was not sufficient to fully cover this claim? And guess who had to pay thousands of dollars out of their own pocket to the owner of the house?

Lesson learned!

Most people are always looking for ways to save money on their insurance and immediately assume lowering their coverage is the only or best way to get savings. As agents though, we know there are many other ways to save on your insurance and in fact reducing your coverage is something we would never recommend. Instead of reducing your coverage, try some of these other money saving tips on your auto insurance:

- Place your auto and home insurance with the same carrier in order to take advantage of multi-policy discounts.
- Take a NYS approved accident prevention course to save 10% on applicable premiums.
- Look at increasing deductibles for comprehensive and/or collision coverage.
- Review your policy frequently with your agent to make sure you are always rated correctly and receiving all applicable discounts.

Please think twice before the next time you want to reduce your insurance coverage limits!!!



Time to get the Chimney Cleaned?

In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof. The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, it is time to call your chimney sweep.



MENTAL HEALTH MAKING IT A PRIORITY IN THE WORKPLACE

Over 300 million people suffer from depression around the world, making mental health one of the most important but least discussed workplace topics. Depression is also a leading cause of disability and can have a negative impact on your employees' morale and productivity.

Employers need to understand how company policies and procedures can have a direct impact on mental health.

Here are some factors that can pose a threat to your employees' emotional well-being:

1. Poor communication and management practices
2. Limited input on workplace changes
3. Limited employee support
4. Inflexible working hours
5. Unclear tasks or objectives

Although it can be hard to improve something as intangible as mental health, here are some activities that employers can try:

- Invite local, qualified mental health experts to speak at your workplace to cover topics like nutrition, fitness and managing stress.
- Sponsor employees and allow them to take part in things like charity events and fitness campaigns.

There may be situations where your business isn't equipped to address serious mental health concerns. In these instances, it's important to seek the help of licensed mental health professionals.



2023 Referral Contest

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

BOB KISSCH

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.

James Carroll
Mack Aluns
Tasha Statham
Karen Dando
William Wood

Richard Vizcarrondo
Katie Troger
Scott McGrain
Bob Kissh

Walter Steciw
Jason Guzman
David Bennett
Derick Harrington



TIME TO CHANGE YOUR BATTERIES

Smoke detectors are one of the most important safety devices you can install in your home. It's absolutely vital to test them regularly to ensure that they will work during a fire and replacing smoke detector batteries is critical to their usefulness and to keep your home and family safe.

BACK TO SCHOOL



Now is a good time to review back-to-school safety with your children and check school safety policies. Here are six tips for a safe return to school:

Review your emergency plan.

Talk to your children about different kinds of emergencies and review your family emergency plan. Talk about what to do and where you will meet if you are not together when an emergency takes place.

Be aware of school emergency procedures

Make sure you read information from the school about their plan for emergencies, emergency procedures and alternate locations should an emergency take place.

Review school bus safety

Make sure children don't arrive too early at the bus

stop where they can wander or get distracted.

Watch for children walking, cycling and coming off school buses

Children are small and easily distracted, and for drivers, this can create dangerous situations on the roads. Be vigilant and alert behind the wheel, especially in school zones.

Obey crossing guards

A crossing guard is there to keep children safe. If you come up to a set of lights while driving, and the light turns green, but the crossing guard still says stop, follow his/her direction and not the traffic light.

Be allergy aware and pack safe school lunches

When packing lunches for your school-aged children, make sure you're being allergy aware.

Be SAFE this School Year

FUN Kids Zone



CAN YOU HELP GEORGE FIND THE BANANNA?

Can You Spot 10 Differences?



ANSWER:

1. Helmet holes missing 2. No shoelaces 3. Trash lid missing 4. Trash handle missing 5. Missing plants 6. Girl has missing ponytail 7. Arm missing 8. Spokes missing 9. Skateboard wheel missing 10. Boy's glasses missing

Illustration from Vecteezy.com

Check Out OUR 5 STAR Google Reviews and Ratings

I am not only a personal customer of the W. J. Farmer Insurance Agency, but as office manager of a local contractor, I am very pleased with the level of service and attention from this agency, with my personal insurances handled by Bill Narsiff always on top of things and ready to answer any questions, very informative and knowledgeable.

They are always very courteous on the phone. In my professional relationship with the agency, I find them extremely helpful and responsive, especially Vicki Schornstheimer, who is always right on top of things. *Bernie Packard.*

I worked with Mellisa Bell on a commercial insurance policy. Everything was promptly completed on time and the rate was very competitive. Mellisa was communicative and touched bases with me as the closing dragged on. I recommend working with WJ Farmers, Bassein my experience. *Abhijit Talathi:*

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:

Suzanne Karabelussi

It was, of course...**Ariana Grande**

No purchase necessary. Contest open to everyone.

BE PREPARED FOR THE SEASON AHEAD!!!



As the coldness looms and you prepare to crank the heat, it's important to protect your home from potential damage and expensive claims and repairs. These simple tasks will help you stay warm, safe and energy-conscious this winter.

1. Seal the windows

Seal drafty windows to keep heat in and energy bills low.

2. Clear out the gutters

Clogged gutters block the drainage of rain and melting snow, resulting in household

leaks and damage to roof, landscape and foundation. Check that the downpipes are clear of obstruction and direct water away from the house.

3. Prepare for winter storms

Don't let a blizzard take you by storm - always have a fully-stocked emergency kit at hand.

4. Heating maintenance

Have a professional check your heating system and ensure it's in good working order before you turn it on.

5. Pad your pipes

A small frozen pipe can cause big household damage if it bursts, so pad your pipes to prevent floods. With this simple task, you're not only preventing considerable water damage and cost, but also conserving energy.

As always, having the correct insurance in place can help protect you and your home.

Avoid costly claims and repairs over this Winter season. Give us a call.