



INSURANCE TODAY

OCTOBER 2023

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



REAR END COLLISIONS INCREASE DURING THE FALL.

According to the National Transportation Safety Board (NTSB), there are approximately...

1.7 million rear-end collisions in the U.S. each year. Studies show that most claims happen during the fourth quarter...

and attributes 87% of them to drivers who aren't paying attention. It's important to put down the phone, stop adjusting the radio, and back up slowly, checking mirrors and windows multiple times for oncoming cars.

If you're following a car, leave at least three seconds of time between you and the car in front of you if going 45 mph. If you're going faster, that distance grows to 6 seconds or roughly one car length for every 10 mph of speed.

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Happy Halloween Safety Tips

It's that time of year again where little ghosts and goblins come out to play and neighbourhoods take on a spooky glow. But the scariest part about Halloween can be gaps in your homeowner's insurance that don't cover hazardous Halloween mishaps! That's not to say you should turn the lights out, crawl up inside, and forego the festivities. Here are 3 common household liability issues that arise on Halloween and how you can avoid them.

1. Trip or Treat?

The most common home insurance nightmare is a trick-or-treater taking a tumble on your property. Keep kids and parents safe by minimizing hazards that lead up to your door. This includes trimming back shrubs, evening out the lawn, fixing loose tiles, and clearing wood piles or other debris away. Walk along your entry path from the road all the way to your front door before the big night. Are there any trip hazards along the way? Is the path clear? Keep lights bright enough so everyone can see where they're going.

2. Keep the Four Legged Furrries Away

Between a steady flow of footsteps outside and your doorbell constantly ringing, your pet is sure to get excited, so it's best to keep your pets away from the

action. Scared cats and dogs could easily dart out the door. The chance for a scuffle with a neighborhood trick-or-treater is greatly increased during the festivities. Therefore keep your pets contained in a separate room, away from all the excitement.

3. Decoration Danger

Jack-o-lanterns are a tried and true way to celebrate Halloween, but they also lead to home fires every year. If you want to line your sidewalk with lanterns or line your porch with pumpkins, opt for little LED candles instead of real ones. Candlelit decorations are easily forgotten and left unattended during the festivities and can be a real danger. Don't leave flames unattended and keep candles away from flammable objects, such as fake cobwebs and witches on straw brooms! Large lawn ornaments like inflatable pumpkins can also collapse unexpectedly, so keep them far away from sidewalks or anywhere people are walking.

Review Your Homeowners Insurance Policy

With the changing of the seasons, now is the perfect time to take a closer look at your homeowner's insurance coverage. Give yourself and your guests peace of mind this Halloween by making sure you're covered in the event of an accident.



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HERE'S WHY YOU SHOULD ALWAYS SLEEP WITH THE DOOR CLOSED

- House fires can double in size every minute that goes by.
- About half of home fire deaths happen between 11 p.m. and 7 a.m. when most people are sleeping.
- Within 60 seconds of a fire starting, ceiling temperatures can reach over 1,000° F.



When a door is closed during a fire, a person in that room experiences:

- **More survivable temperatures:** Temperatures typically stay below 100 degrees Fahrenheit.
- **Livable oxygen levels:** Oxygen levels read around 18%. (For comparison, regular room air is about 21% oxygen.)
- **Less toxic carbon monoxide levels:** Close to 100 parts per million (PPM) of carbon monoxide (CO).

When a door remains open during a fire, a person in that room is exposed to:

- **Less survivable temperatures:** Temperatures can get hotter than 1,000 degrees Fahrenheit.
- **Low oxygen levels:** Oxygen levels can decrease to 8%, making it harder to breathe.
- **Extremely toxic carbon monoxide levels:** Dangerous levels can increase to 10,000 PPM of CO.

How Much Time Do You Have to Escape a Fire?

Forty years ago, the average time people had to safely escape a fire was 17 minutes. Today's homes only allow for three minutes or less to evacuate. Why? Modern synthetic construction materials, lower quality components, home furnishings and contemporary layouts allow fire to spread and become toxic much faster than in the past.

But don't panic — even three minutes is a lot of time to escape a fire if you remain calm, have a plan and close doors in your home. One way to prepare is by establishing a fire escape plan with your family and practicing it twice a year. (It's also a good idea to test your smoke alarms once a month to ensure they work properly and that everyone knows what they sound like.)

While you're practicing your fire escape plans, remember to cover these additional safety tips:

- Roll off your bed, don't stand up if your smoke alarm wakes you up from sleep.
- Use the back of your hand to test your door for heat (and don't grab the doorknob — it could be HOT). If it's cold you can open the door, but if it's hot, you need to find another exit.
- Crawl, don't walk, if there's heavy smoke in your home. Heat and smoke rise, so cooler, fresher air is low to the ground.
- Never go back in for pets or other people. Your safety is the most important.
- Remember Stop, Drop and Roll if your clothes catch on fire.

One final tip: When you escape a fire, remember to close the door behind you once you exit. This will cut off the oxygen to the fire and may stop the fire's growth.

PLAN TO GET OUT ALIVE.



Worried your EV will catch on fire?

The risk of an electric vehicle catching fire is about the same as for an internal combustion engine vehicle, says auto expert Karl Brauer. The difference is that it is more difficult to put out an EV fire because of the chemicals in its battery. Be safe: Avoid fast charging a hot vehicle on a hot day. Chemical fires are notorious for restarting when you think they are out. If you experience an EV fire, isolate the vehicle for several hours after the fire has been extinguished.

Karl Brauer is executive analyst at automotive research firm iSeeCars.com



BEWARE! Worst hiding spots for valuables:

Bedroom closet: thieves check shelves, clothing, even pockets. If you have valuables, put them in a box with a boring name, such as "old baby clothes."

Dresser drawers: if you use them, put valuables in socks, not jewelry boxes.

A portable safe: thieves will simply carry it away. If you want to get a safe, get a very heavy one.

Medicine cabinet: thieves will search for drugs and find jewelry or cash you may keep in pill bottles.

Freezer: thieves know this a common hiding place and look for anything that does not seem to belong.

If you use it for valuables, put them in something such as a used frozen-fruit bag that will not stand out.

Vases: thieves may empty or break them. Use a vase only if you put flowers or a plant in it so it looks used.

Roundup of security experts, reported at RD.com.



2023 Referral Contest

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

RICARDO VALLEJO-GUTIERREZ

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.

Joseph Woods
Kevin Hastings
Hoon Le
T.J Heckma
Ricardo Vallejo-Gutierrez

Kevin Hastings
Nick and Kasey Harvey
Kevin Hastings
Liam Bradley
J'Frances White

Lisette Millage
Janette Durfee
Joseph Ettenberger
Mark Kula
Dean Silvera

PET FIRE SAFETY



OCTOBER IS FIRE SAFETY MONTH.

When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

- 1. Prevent fires before they start.
2. Buy a pet-rescue alert sticker.
3. Smoke detectors save lives!
4. Know where to find your furry BFF.
5. Practice routes of escape.
6. Have a safe haven in mind.
7. Keep your leash and emergency kit near an exit.
8. Make sure your pet is easily identifiable.

Five advantage of working with an independent insurance agency like us...

Reason #1 We represent multiple insurance companies.

That way, we can offer you a variety of policies unique to you. We do the shopping and the hard work when it comes to helping you find insurance.

Reason #2 We are insurance advisors.

We want you to make an informed decision on your insurance coverage. Through education, we work to simplify the process so you can make an informed decision.

Reason #3 We are by your side every step of the way.

You're never on your own when it comes to your insurance. We're here for you and work with the insurance company on your behalf.

Reason #4 We offer a wide variety of insurance solutions.

Your insurance needs are unique, your insurance coverage should be too.

Reason #5 We are there for you in your time of need.

Signing the dotted line is not the last step, it's the first step of our relationship to you as our client. We're there for you when you need us most.

Call Us Today.

KIDS ZONE

HELP ZORG FIND HIS FLYING SAUCER



Can You Spot
10 Differences?



ANSWER:

1. Missing bat
2. Door color
3. No crack in window
4. Tree has moved
5. Tree has eyes
6. Tree has red tongue
7. Bats leg is missing
8. Bat has no fang
9. Bat has different eyes
10. No light in window

Illustrations from Vecteezy.com

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

★★★★★

Bill did a great job of explaining all the options and the pluses and minus of them. This is NOT like buying insurance on-line or over the phone where one pretty much gets what they give you. This is professional service. I now know exactly what I'm covered for and what to expect should an unfortunate accident with my home or car occur, plus the price was spot on. There's a difference between cheap and value. Farmers Insurance and Bill Narsiff are giving me great value for my money at a good price. I highly recommend them.
Ron M.

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:

Ruth Patrick

It was, of course... **Jenna Ortega**

No purchase necessary. Contest open to everyone.



When is the best time to switch over to your Winter tires?

44.6°F is an important temperature for all season tires because of the way the rubber compound reacts: above that temperature, the compound used in all season tires will be flexible allowing for shorter stopping distances and giving drivers greater control over their vehicles. Below that temperature, however, drivers will be able to feel that their all season tires become stiff, resulting

in longer braking distances in cold, wet and snowy conditions. Winter tires allow for drivers to be prepared for not just cold weather, but the snow, slush, freezing rain and ice that are part and parcel of winter where we live.

A good set of tires will help keep you and your family safe. Book an appointment with your local tire store today.