

INSURANCE TODAY

FEBRUARY 2024

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



It's Romantic

What better way to say "I love you" than by giving the gift of financial protection to your loved ones?

Sure, getting a life insurance policy might not seem like a romantic gesture, but ensuring that a policy payout will be available to help financially support your beneficiaries if you pass away is a selfless act your partner will appreciate. It shows you care. It shows you can commit. It shows you can think long-term. *(But because we are all about insurance and happy outcomes...maybe include a bouquet of roses with the printout of the policy too, just to be safe!)*

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WE ALL ❤️ INSURANCE

Valentine's Day is the most romantic day of the year and many couples find it the perfect day to get engaged! Should you be one of those lucky couples, there are a number of insurance-related topics to keep in mind before your wedding.

Car Insurance for Married Couples

We hate to break it to all the lonely hearts out there, but common-law and married couples sometimes get a cheaper rate. When both spouses have clean driving records, combining car insurance policies may lower your rates if a multi-car discount applies. Further combining home insurance or renters insurance policies can provide additional rate decreases.

Home Insurance and Renters Insurance for Married Couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions, including wedding gifts. We also recommend you take photos of all the rooms in your home from multiple angles. This will make the claims process much easier during a difficult time. You will be able to identify all of the lost/damaged items by the photos. You can upload your inventory and photos to cloud storage.

Consider Adding Replacement Cost

Policies often include "Actual Cash Value" of your possessions which means in the event of a claim, insurers will reimburse the value of your possessions less depreciation. For example, if you own a 10-year-old \$5,000 TV, insurers will take into account the age of the TV.

However, if you include Replacement Cost, insurers will replace your contents at the price it would be to replace today! That \$5,000 TV will be replaced with an equivalent TV in today's prices.

So, if you've recently gotten engaged or married...Congratulations! Contact us today and we'll help you and your significant other decide what's right for you both.



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PREVENT FROSTBITE

Snowmen, snow angels and snowball fights are fun activities for children and the young at heart. But being outside in cold temperatures can have an adverse effect on your health if you are not careful.

Frostbite is a common ailment for those who have prolonged exposure to cold temperatures and low wind chill factors.

If you think that you have frostbite, move to a warm location and place your affected body part in warm water until it is soft and sensation has returned.

Then, wrap the area in clean, sterile dressing and visit a doctor for follow-up care. People who suffer frostbite on their extremities are also susceptible to hypothermia, a dangerous lowering of body temperature. Check for symptoms of hypothermia and treat them first before tending to frostbite injuries.

PREVENT FROSTBITE

Though everyone is at risk of developing frostbite when outside in winter, some are more susceptible than others. In fact, children, the elderly, diabetics and those with circulatory problems tend to get frostbite more often.

Symptoms

- Skin discoloration, along with burning and/or tingling sensations
- Partial or complete numbness of the affected area
- Intense pain if frostbite goes untreated, the affected skin gradually darkens within a few hours, and once the skin is completely destroyed, it turns black and looks loose and frayed, as if it is burnt.

To reduce your risk of frostbite:

- Protect your hands, feet, nose and ears by bundling up in warm, layered, loose-fitting clothing.
- Go inside to warm up periodically, even if you do not feel extremely cold.
- Do not drink alcohol before or during exposure to cold weather, because it may prevent you from realizing that your body has become too cold.
- Avoid smoking cigarettes, which can narrow your blood vessels and increase your risk of frostbite.
- Get out of the cold when your skin appears red or if you experience any pain.



WHAT'S THE MOST DANGEROUS PART OF AN EMPLOYEE'S WORKDAY?

For many businesses, the most dangerous part of the workday is the time the employees spend in their vehicles.

In fact, transportation crashes are the number one cause of on-the-job deaths in the country, according to the Department of Labor. The leading causes of accidents are often distractions.

From eating, drinking and reading to using a navigation system, adjusting the radio or talking on a cell phone, these tasks can be enough to cause drivers to lose control of their vehicles or slow their reaction time so they're incapable of responding to roadway emergencies.

Safety experts call distracted driving an epidemic on America's roadways because thousands of people are killed every year. You (and your employees) are at risk anytime you take your eyes off the road, take your hands off the wheel or even when you're lost in thought and your mind wanders off your driving responsibilities.

Whether you oversee a fleet of vehicles or manage a sales team who are on the road every day, you need to implement a driver safety program at your workplace to help reduce the risks faced by your employees and protect your company's bottom line. As a business owner, you're accountable for the cost of injuries that occur on the job. Crashes could cause a loss in productivity, vehicle and property damage, medical expenses and legal and court costs.

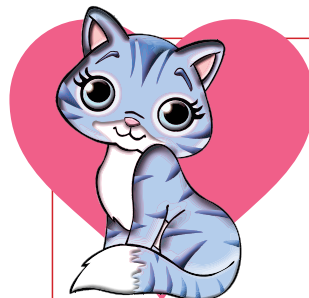


WE LOVE OUR PETS...

Did you know... One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner.

People are expected to spend **\$1.7 billion** on their furry Valentines this year, according to the National Retail Federation, up 17% .

The NRF notes that more than one in four people (27%) will treat their pets to a Valentine's Day gift this year, which is the highest figure in the history of its survey. The average person has earmarked roughly \$12.21 for their pets' Valentines, on average, which is almost double last year's \$6.94.



5 PET TIPS for a safe Valentine's celebration

XYLITOL

This sugarless sweetener is in many candies and is toxic to pets.

DECORATIONS

Discarded ribbons and wrapping paper can be trouble for pets.

CANDLES

A nice dinner can become a fire hazard when pets & candles mix.

FLOWERS

Certain flowers are deadly to pets. Keep them away.

CHOCOLATES

It is still a common problem. No Chocolate for pets!



2024 Referral Contest

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

HOLLY HARDESTY

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.

Patrick Odell
Eric Gottlieb
Ruth Patrick
Bob Kissh

Jeff Cerar
Dan Sowers
Anthony Stola
Abit Maris

Daniel McNally
William Besemer
Holly Hardesty
Kevin Hastings



KNOW YOUR SHUT-OFF VALVES.

Few people know where the emergency shut-off valves are located for gas, water and electricity. Take a moment and find them, and make sure everyone in your house knows where to find them. Pro tip: give the water valve a practice twist, as these shut-offs can get jammed from years of not being used.



VALENTINE'S DAY GIFTS.

This year, Americans are expected to spend an estimated **\$26 billion** celebrating Valentine's Day

- **250 million roses** are grown each year just for Valentine's Day.
- **\$2.2 billion** is spent on candy.

Candy and flowers might be some of the most common gifts for Valentine's

Day, but we will spend a whopping **\$5.5 billion** on jewelry.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry.

However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy.

FUN Kids Zone

That's Funny



- **What did the stamp say to the envelope on Valentine's Day?** *I'm stuck on you!*
- **How did the phone propose to his GF?** *He gave her a ring.*
- **What did the one sheep say to the other?** *I love ewe!*
- **And how did the other sheep respond?** *You're not so baaaaaa-d yourself.*
- **What did the calculator say to the pencil?** *You can count on me.*

Can You Spot 10 Differences?



ANSWER:

1. Snowman Buttons Missing 2. No strings on boy's hood 3. No pom-pom on hat 4. No blond hair 5. No buttons on coat 6. Tree is taller 7. Leg is in a different position 8. Snowman's eyes are bigger 9. Girl's hand is open 10. Scarf is different color.

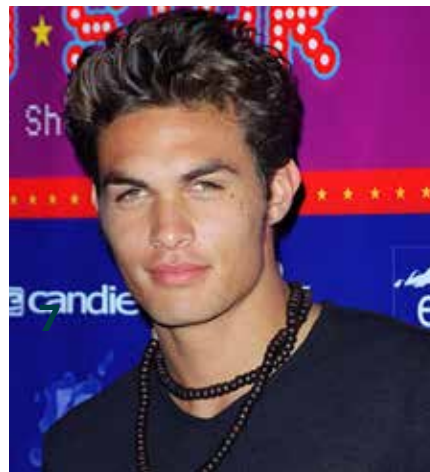
Images from Vecteezy.com

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

Maryann O'Rourke: "We have been customers for our commercial policy for 10 plus years. I can't say enough about their customer service. Very quick to respond and help you with whatever you need. Professional and knowledgeable."

Richard Niger: "Very good service, rates and staff. I have been with the agency for over a decade. Any request are handled in a timely manner. Top notch."

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



Hint: Aquaman

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, ...**Gal Gadot**

No purchase necessary. Contest open to everyone.

FALLING TV



Did you know...The U.S. Consumer Product Safety Commission's report showed an estimated 25,500 injuries a year occur from TV or furniture-related incidents!

Here are a few helpful tips to keep your TV from falling:

- **Mount your TV to the wall.** TV mounts are accessible online or at most large retailers. After purchasing one that is specific to your TV's size, be sure to carefully follow the instructions provided and ask a family member or friend to assist you. Better yet, hire a contractor to install it for you to avoid accidents or injuries.
- **Keep your TV low.** If your TV is unmountable (and heavy), place it as low to the ground as possible and strap it. This still poses some danger so consider purchasing special TV straps to secure your TV to the table to increase safety. That way, it won't be as easy for a child to pull the TV forward by mistake.
- **Hide cables from children.** Exposed cables pose a great danger to children due to their ease of access. If you are unable to wire your cables through the wall, consider purchasing a cable concealer kit or covering them in another safe way.