



INSURANCE TODAY

MARCH 2024

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



When Should I Change My Seasonal Tires?

We recommend switching out your winter tires when your local area is experiencing a steady temperature of around 41-44 degrees Fahrenheit.

Do You Have to Change Winter Tires in Summer?

The short answer is yes. Winter tires are designed to perform at their best in cold and wet conditions.

When driven during the summer your snow tires will:

- Wear down over 50% faster when driven on warm, dry roads. This happens because the rubber compound of the tire is softer in a winter tire.
- Increased risk of blowing a tire: the ingredients used to create a winter tire are not effective enough at handling heat, so the potential for over inflating your tire or having it blowout are increased.
- Decreased traction and handling: with the softer rubber compound a winter tire will not deliver a good driving experience in the summer.
- Make noise! Snow tires are nowhere near as smooth and quiet as summer tires.

Changing your tires from Winter to Summer helps protect you and your vehicle.



Teen Driver Safety Tips

You may feel excited to get behind the wheel, but it's normal to feel a little anxious about driving too. That's why you should use the tips below to stay safe on the road.

7 useful tips for teen drivers:

- Always use your seatbelt, even if you're just going for a short drive down the block—it's the law and it could save your life!
- Never drive under the influence of drugs or alcohol. Remember that prescription medications can impact your driving too.
- Avoid driving at night if you don't have much experience behind the wheel.
- Watch the forecast to avoid any inclement weather.
- Always try to stay at least two seconds behind the vehicle in front of you. This can help give you more reaction time in the event of an emergency.
- Never use your cellphone in your car.
- If you ever feel uncomfortable or unsafe on the road, pull over somewhere safe.

Safety First

It's easy to get distracted on the road, especially when you first get your licence. Don't drive with more than one other person in your car until you feel more comfortable behind the wheel—this will help you to stay focused on the road and the traffic around you.

What's inside:

• Pet First Aid

...page 2

• Guess the Celebrity

...page 4

• Kid Zone

...page 4

Are YOU Our Newest Winner?

...page 3



W.J. FARMER
INSURANCE AGENCY, LLC

Phone: (607) 796-0551 Email: service@wjfarmerinsurance.com





HOW LONG CAN YOU STAY ON YOUR PARENTS' CAR INSURANCE?

There are the exciting parts to growing up: buying your first car, furnishing an apartment to your specific style and that moment when the waitstaff doesn't card you. Then there's the not-so-exciting part: the realization of how expensive the world is once your parents stop footing the bill. You may be able to be on your parents' phone plan as long as they'll have you, but when it comes to other "adult" expenses, like insurance, you're probably wondering how long you have before you get kicked off.

Can a 26-Year-Old be on Their Parents' Car Insurance?

The good news (at least for you) is that unlike health insurance, there isn't an age limit that prevents someone from staying on mom or dad's insurance. However, when you permanently move out and change your address or you purchase your own vehicle, you'll need your own insurance policy.

Do I Need My Own Insurance Policy When I Go to College?

If you're bringing your car to campus, whether it's a few hours or states away from home, you can remain on your parents' auto policy so long as you aren't permanently moving to your college town.

Can I Stay on My Parents' Car Insurance if I Move Out?

Short answer: no. If you're moving into an apartment or buying your own home, and have your own vehicle, you'll need to have a new policy under your name. The plus side? You can bundle that auto policy with your home or renters insurance for extra savings.

What if I'm Living at Home?

There's no shame in saving some dough and living with your parents, and an additional bonus is you can stay on their auto policy.

Is it Cheaper to Stay on Your Parents' Insurance Policy?

There are a lot of factors that go into determining your auto insurance rates, like your car's safety rating, your individual driving history and your age.

If it IS finally time to move out and you need to get your own auto insurance...give us a call and get your free quote.

BEWARE OF THESE TAX SCAMS



Major tax scams to watch out for during the tax-filing season.

Phony help-desk calls or e-mails that seem to come from legitimate firms such as TurboTax but are oddly written and ask users to click links-never reply or click unless you are sure that a notice is legitimate. Fraudulent e-mails asking for W-2 forms are going to some corporations. Identity thieves file quickly and create returns that generate refunds so that legitimate returns from victims are rejected-use IRS Form 14039 if you find that a fraudulent return has been filed.

Roundup of experts on tax fraud, reported in USA Today.



PET FIRST AID KIT

Basic Medical Supplies

- Roll of gauze (can be used to make a muzzle if needed)
- Sterile gauze pads
- Bandage rolls, such as Vet rap
- First aid tape
- Lubricant
- Cotton balls and swabs
- Styptic powder or pencil
- A Toy - a product that discourages dogs from licking where the product is applied
- Nutritional supplements.

Additional First Aid Tips

- Don't give your pet human medication unless advised to do so by your veterinarian.
- Don't give your dog medication that's meant for cats, or vice versa.
- Always take precautions when handling an injured pet. Even the most gentle pet may bite if it is hurt or scared.
- Know how to use the items in your first aid kit. Pet first aid courses can provide instruction. When possible, consult your vet first, particularly before administering medication.
- Periodically check the expiration dates on medications and replace them as necessary.



Wet weather & work surfaces

Surfaces that are wet for any reason – weather-related or not – are a workplace hazard. Slipping on a wet surface can result in bruises, strains and sprains, lacerations, fractures, head trauma and even fatality. And those incidents can stack up to lost wages, painful recovery times and lawsuits!

Fortunately, there are several steps employees can take to keep themselves safe.

Ways of Lowering Risk

Share the following general guidelines with employees to get them off to a good start:

- Clean up spills immediately.
- Use caution signs to clearly identify when a surface is wet or likely to become wet and remove the signs as soon as the surface is dry.
- Barricade affected areas where possible.
- Check for equipment that may not be grounded and wires that are not insulated near wet areas. Never use electrical equipment while standing on a wet surface.
- Place floor mats and umbrella stands at all entrances to reduce tracking in water from outside.
- Be sure to wear shoes with slip-resistant soles.
- Report any spills or wet areas to your supervisor.

Avoiding a Slip

If employees are forced to walk through a wet surface, share with them these tips to avoid slipping and falling:

- Slow down! Rushing is not worth a serious injury and lost wages.
- Take small steps to keep your balance centred.
- Walk with your feet pointed slightly outward to form a stable base.
- Make wide turns at corners.
- Use handrails if present.
- Be prepared for slippery patches.
- Keep your hands out for balance.



2024 Referral Contest

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

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 R Watson
Stephen Nowak
Floyd Dillon

Louis Jokinsky
Michael Ector
Mohamed Walid

Louis Jokinsky Sr.
Benjamin Davis
Marc Jensen



Do YOU have a dash camera?

Why should I have one... Drivers often have completely different memories and descriptions of an accident. With video proof that you weren't the driver responsible for a car crash, you can save yourself from being found at fault by a car insurance company -- and receiving higher auto insurance rates that go with that finding. Your dash cam footage can also expedite your claim, as it may prevent you from having drawn-out discussions with insurance companies about who was at fault.



Use these simple prevention tips to avoid flooding in your home:

- Make sure that the ground area within three metres of your home slopes away from your home's foundation.
• Extend downspouts at least three metres from your home.
• Direct water flow from downspouts away from your home, being careful not to discharge the water too close to adjacent property.
• Preventive landscaping can also help reduce the chance of a mudslide or flooding.
• Clean the gutters and drainage downspouts attached to your roof at least twice a year.
• Have your roof carefully inspected at least once a year by a knowledgeable professional.
• If your house or commercial lot is at risk

of flooding from a higher neighbouring property, consider building a solid wall on the water-vulnerable boundaries of your property.
• Be vigilant for warning signs of an impending water flood problem.

Safety First

Plan ahead! If flooding occurs, be familiar with how to shut off electricity, gas and water at main switches and valves. Knowing how to do this ahead of time will help you to react quickly and minimize potential damages.

Also...being correctly insured is the best way to quickly recover from a watery disaster!!!

Call us today to review YOUR insurance coverage.

FLOODING DUE TO SURFACE WATER

FUN Kids Zone

That's Funny



- Q: What is fast, loud and crunchy?**
A rocket chip!
- Q: What did one plate say to the other plate?**
Dinner is on me!
- Q: What do you call a droid that takes the long way around?**
R2 detour.
- Q: What kind of tree fits in your hand?**
A palm tree!

Can You Spot 8 Differences?



Illustrations from Vecevevy.com



ANSWER:

1. Missing buckle on hat
2. Missing Shamrock on hat
3. Blue on rainbow
4. Missing eyebrows
5. No stripes on sock
6. Missing 2 coins
7. Shamrock on front of pot
8. Horseshoe upside down

Check Out OUR 5 STAR Google Reviews and Ratings



Great agency to do business with. I dealt with Amy and Vicki. They made the experience very simple and easy to understand. Both are very knowledgeable about the business. I would strongly suggest everyone to do business with W.J.Farmer Insurance Agency. Also had the best prices. David W.

Fantastic place to do business with! I've spoken with the owner and I've worked directly with a woman by the name of Melissa since day 1 and every time I walk through the door everyone is extremely polite and professional. WJ Farmer is a fantastic agency to do business with long term. Cam S.

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. Maryann O.

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!

Unfortunately there was **NO WINNER** last month!!!

It was, ...**Jason Mamoa**

No purchase necessary. Contest open to everyone.

WHY YOU MAY NEED A BUSINESS UMBRELLA POLICY?



This specialized policy can kick in with extra financial protection against a legal judgment for a covered loss. 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:

What if your business gets sued because a customer is injured by a product he or she purchased through your business?

A major claim 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.

Is an Umbrella policy right for you? Give us a call.

