

INSURANCE TODAY

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



SPRING MAINTENANCE

Doing a little spring maintenance on your home and yard is great for your insurance because it's harder for water and the other challenges mother nature throws at us to cause damage.

Some tips to get you started

• Clean up your yard

Clean up winter debris and trim bushes to improve visibility. This will make it harder for people to vandalize or break into your home.

• Wash your windows and check the seals

Fixing them now will extend their lifespan, improve your energy consumption and save you money on your power bill.

• Clear out your eavestroughs and downspouts

Be ready for spring rainstorms by pointing them away from your foundation.

• Check your roof

Keeping your roof in good shape will help keep you dry and prevent an insurance claim.

• Take care of clutter inside and out

If someone is injured – by tripping on an electrical cord, you could be legally responsible for their medical bills, loss of income and more. The same thing applies to clutter inside your home.

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Home Safety Tip: Fire Blankets...

Did you know...Nearly two thirds of all household fires start in the kitchen.

It highlights the importance of having fire safety equipment in there.

A fire blanket is a handy item to have in the kitchen as it can quickly stop a small pan fire from spreading.

What is a fire blanket?

It's a flame-resistant blanket that works by cutting off the oxygen supply and smothering the fire.

Designed for stove-top fires, it is also ideal for use on an out of control barbecue fire, engine fires, small chemical fires...or you can also use the blanket to wrap around someone if their clothes are on fire.

Alternatively, in the event of a house, condo or apartment fire, when wrapped up in it, you or someone else can exit the home safely, protected from the flames.

When mounted on the wall in a quick release container, it's easily accessible allowing you and your family to react quickly if something does go up in flames.

How do I use a fire blanket?

It's important that you, and everyone else in your home or workplace, know how to use a fire blanket before needing to use it.

- The first thing to do, is to turn off the gas or electric supply to the fire.
- Then pull the blanket out using the fabric straps.
- Make sure you wrap part of the blanket around your hands to prevent burning.
- Then carefully cover the flames, making sure it is all covered.
- After that, leave it for a while to make sure it is fully out and doesn't reignite.

It's vital to note that if the flames are bigger than the blanket, not to attempt putting out the flames yourself. You're better off getting out into safety and calling the fire brigade.

When purchasing a fire blanket, looking for products that meet the appropriate legal and safety standards is crucial. In addition, always buy from reputable manufacturers and suppliers to ensure the quality and reliability of your fire safety equipment.



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YOUR Home

Make Your Home Look More Upscale...

There are home projects that can bring a sense of class and distinction to a home for \$1,000 or less - sometimes much less!

- Install crown molding. Select a crown molding that is at least five inches in height-anything smaller will not make enough of an impression to be worth the trouble.
- Install subway tile in your bathrooms and/or kitchen. Subway tile is rectangular-typically three inches by six inches-so it is more eye-catching than ordinary square household tile.
- Upgrade interior doors. Good doors open with some weightiness. Or you can upgrade doorknobs. Select new knobs based on their solid feel, not just their appealing looks.
- Transform entryways from clutter receptacles into visual greetings. Use the surface of a cabinet or table to place a beautiful element of welcome such as a vase containing fresh flowers.
- Install laminate kitchen countertops that look like quartz, marble or granite. Quartz, marble and granite countertops typically cost \$75 to \$100 or more per square foot installed. But laminate countertops do an excellent job of mimicking the look of those desirable, high-end materials for less.

Hilary Farr, cohost of *Love It or List It*, which airs on HGTV.
HilaryFarr.com



SMALL BUSINESS DATA BREACHES

A data breach is not something that just happens to mega retailers – small businesses are also at risk. From customers’ credit card numbers to employee tax information, your business handles sensitive data on a regular basis.

All it takes is one convincing phishing email or a stolen laptop for that sensitive data to get into the wrong hands. With many people still working from home, here are five surprising things to know about small business data breaches – and how you can protect yourself.

Data Breaches: What Small Business Owners Should Know

- **They affect any business, large or small:** Almost a third of data breaches involved small businesses, according to Small Business Trends. Larger businesses might have the money and resources to help them recover, but smaller companies face greater challenges in the recovery process.
- **They’re costly.** If records are compromised, you could easily be looking at hundreds of thousands of dollars in expenses. These expenses can include legal fees; costs to upgrade or replace your POS system or even a forensic examination. Some of the more serious small business data breaches have led businesses to close. For those that do stay open, it can be costly to repair the damage to their reputation and restore customers’ trust.

- **They have multiple causes.** Small businesses can experience a data breach in a number of different ways. Last year, 70% of breaches were caused by external sources. Phishing scams top the list. Phishing is a tactic scammers use to contact others by email, phone or text– acting as a legitimate institution – to lure them into providing sensitive data. Another popular method for hackers is to install spyware to get into your system to steal private information.
- **They can take a while to detect.** The complexity of today’s technology combined with the sophistication of many hackers can make a data breach fly under the radar for weeks or even months. It can be hard for a small business, lacking the resources that many big businesses have, to uncover a breach.
- **If it happens to you, take action and alert those involved.** It’s important to let your customers and employees know what’s going on. Be transparent and be prepared to address any questions from affected individuals. Several states even require that businesses contact any individuals whose private, nonpublic information is exposed through a data breach.

Here’s the good news: A business insurance policy can help protect you and get things back to normal...Call us today to find out more.

GREEN LIVING TIPS FOR YOUR HOME



“Going green” is not only good for the environment, but it is also beneficial to your health and wallet. By following the three R’s - **reduce, reuse & recycle** - you can take simple steps to live a more environmentally sound life.

- Replace outdated appliances with eco-friendly models. Replacing incandescent light bulbs can save \$30-80 over the lifetime of each bulb.
- Remember to unplug, and turn off lights and appliances when not in use.
- Take shorter showers, fix any leaks, use shorter wash cycles and only run tap water when you need it.
- Use reusable water bottles, opt for paperless billing and use your own tote bag rather than paper or plastic bags when shopping.

- Find alternatives to throwing items away. Determine whether an item can be recycled, composted or donated before discarding it.
- Source food locally. Not only will you be supporting small businesses, but the shorter the distance your food travels, the less energy it consumes along the way.
- Having proper insulation can make your heating system more efficient and your bill a lot lower.
- Lower your thermostat. Reduce the amount of energy you spend on heating and cooling.
- Whenever possible, carpool, walk, ride your bike or use public transportation instead of driving alone.

Creating a more eco-friendly home doesn’t mean you have to drastically change your lifestyle. By making small, simple changes, you can reduce your carbon footprint, benefiting both yourself and the environment in a variety of ways.



2024 Referral Contest

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

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.

Augustina Morales
Brittany Kipphut
Mike Yarolin
Louis Jokinsky Sr.

Jeff Cerar
John Villano
Brett Van Nostrand
Robert Conklin

SAVING ENERGY
Tips for Spring

1. **Caulk air leaks.** Using low-cost caulk to seal cracks and openings in your home keeps warm air out -- and cash in your wallet.
2. **Bring in sunlight.** During daylight hours, switch off artificial lights and use windows and skylights to brighten your home.
3. **Seal ducts.** Air loss through ducts can lead to high electricity costs, accounting for nearly 30 percent of a cooling system's energy consumption.



TEXTING & DRIVING

- The National Safety Council reports that cell phone use while driving leads to... **1.6 million crashes each year.**
- 21 percent of teen drivers involved in fatal accidents were distracted by their cell phones.
- Teen drivers are 4x more likely than adults to get into car crashes or near-crashes when talking or texting on a cell phone.

Be **SAFE** behind the wheel.



Although you can not ensure your vehicle will not be stolen you can take a few easy steps to prevent the likelihood of it happening

- Always lock your vehicle
- **Never** leave your keys in the vehicle
- Turn off your ignition whenever you leave your car
- Avoid parking on the street
- Conceal items left in your car, keep things in the trunk
- Whenever possible, park your vehicle in a well-lit, well-guarded, highly visible area
- Ask your neighbours to watch out for your vehicle and do the same for them
- Install an anti-theft deterrent such as car alarms or an ignition disabler.

ALWAYS be sure you are fully covered...let us review your existing coverage or give you a quote on new coverage.

FUN Kids Zone



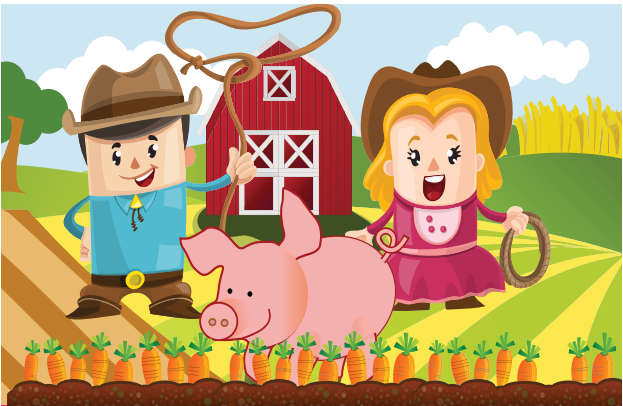
That's Funny

- Q: Every time I take my dog to the park, the ducks try to eat him.**
— *That's what I get for buying a pure bread dog.*
- Q: Did you hear that laughing too loudly is illegal in Hawaii?**
— *They only permit a-low-ha.*
- Q: I hate my job — all I do is crush cans all day.** — *It's soda pressing.*
- Q: I found a wooden shoe in my toilet**
— *it was clogged.*

Can You Spot 8 Differences?



Illustrations from Veceevy.com



ANSWER:

1. Pigs facing missing
2. Carrot missing
3. Shirt pocket missing
4. Barn door cross missing
5. Dress button missing
6. Cloud smaller
7. Cowboy ear missing
8. Rope lines missing

Check Out OUR 5 STAR Google Reviews and Ratings



"A very competent and professional company."

~ L. Captan

"My husband and I work with Bill Narsiff and we can only say good things about him. He worked so well with us! He always returned our phone calls, promptly answered questions and checked in on progress with buying our house. Thank you Bill you are the best!"

~ N. Anderson

"These guys can do what others couldn't. Amy was super nice and helpful!"

~ D. Lilien

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



GUESS THE CELEBRITY?

Send your best guess to -
service@wjfarmerinsurance.com and

WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

Good luck!

No Correct answer last month

It was, ...**Miley Cyrus**

No purchase necessary. Contest open to everyone.



SPRING is here, and we'll start to see more and more motor bikes and pedal bikes on our roads...and after the winter months... *we may not used to that.*

All drivers need to be a little bit more cautious.

Plan your turns and lane changes well in advance and also be aware of cyclist routes.

Leave lots of room when you're passing a cyclist. Check for cyclists prior to turning left or right, and never follow too close to a cyclist because a bike can stop a lot quicker than a car.

When you pull over and park, do a little shoulder check for bikes before you swing your car door open!

BIKE SAFETY

Let's all be safe on the roads.