



INSURANCE TODAY

JULY 2024

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



CLASSIC CAR INSURANCE.

Your classic car is special to you and that's why classic car coverage is a special category with some key differences from ordinary auto insurance policies. Each one is unique in its own right, so it's important to get an insurance policy that meets the needs of your particular vehicle and how you plan on using it. It's your investment—protect it.

Different policies may be called classic, collector, or antique car insurance. Exactly what qualifies will depend on the insurance company, but policies usually cover cars that are not only of a certain age but have distinctive characteristics such as being particularly rare. Here are different types of classic cars that you can cover with specialty insurance:

- Antique Cars (45+ Years Old)
- Classic Cars (20-40 Years Old)
- Exotic Cars (Rare Vehicles)
- Modern Collector Cars (Special Editions)
- Muscle Cars (Modified for Performance)
- Race Cars (Track Vehicles)
- Replica Cars (Self-Built Kits)
- Vintage Cars (Built Before 1925)



LEAVE YOUR WORRIES ON DRY LAND...BOAT INSURANCE...

What are the financial risks involved with owning a boat?

Getting out on the water should be carefree, but owning and running a boat brings several financial risks. Like motor vehicles, boats and other watercraft are prone to accidents, theft, breakdowns, property damage, and liability issues. Watercraft insurance means you can stop worrying about those risks and get back to relaxing on your boat.

Damage and liability coverage features.

Watercraft insurance (otherwise known as boat insurance) policies usually have two standard elements, with two optional extras that are worth considering. One standard feature is insurance coverage for physical damage to the boat, whether that be from a collision, fire, severe weather, theft, or vandalism. The other standard feature in a boat insurance policy is liability, meaning you're covered for damage you cause to other boats or people, along with the associated legal costs. Look for insurance policies that cover the costs of cleaning up any oil spills if your boat is severely damaged, as well.

• Does insurance cover your boat if it needs to be towed?

It's the last thing you'd want as a boat owner, but breakdowns can happen. With towing and assistance coverage, expenses for assistance like towing or refueling may be covered.

• What if an uninsured/underinsured boater damages your boat?

If you have uninsured/underinsured boater coverage, your insurance may pay for physical and bodily injury damages, as well as medical expenses if the boater that caused the accident does not have enough or any insurance.

• Does watercraft insurance cover stolen items from your boat?

If you store personal belongings on your boat, you need personal property and unattached equipment coverage, which may pay for replacement costs should they be stolen.

Optional add-ons to your boat insurance.

One optional element of watercraft insurance is coverage for theft of or damage to your personal possessions kept or used on your boat. This is well worth considering when you think about the costs of sports or fishing equipment and expensive gadgets. You can also get optional boat towing and assistance coverage that protects you against the costs that come up if your boat breaks down while out on the water.

Spending time on the water is fun, and having watercraft insurance may help bring you peace of mind. Contact us to go over the coverage options for your specific boat or watercraft.

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Claims that'll ruin your Summer...

It's summertime, we all want to be out having fun, traveling, boating and of course celebrating...but all that fun can quickly turn into disaster!!!

Fireworks

We ooh and aah each 4th of July as fireworks light up the night sky. But, the truth is, fireworks are scary things.

People are not used to handling fireworks. They don't take the time to support a firework with a sand base. About 8,000 to 9,000 individuals each year need some sort of ER treatment for firework-related injuries. It is estimated that underwriters see about \$43 million in direct property costs each year from fireworks.

Drunk Drivers

The issue comes in when people decide to drive after their festivities. An estimated 34.3 million people travel by car each 4th. That's a lot of extra people on the road.

Drowning Risks

It only takes a few seconds for the fun in the sun to turn deadly. The USA Swimming Foundation reported that at least 163 children younger than age 15 drown between Memorial Day and Labor Day. Nearly 70 percent of the victims were 5 and under.

Food Safety

Coleslaw, potato or macaroni salad - never leave out for more than two hours at a time, and keep them on ice. Undercooked meat and food contamination also plague festivities each year.

Salmonella, E. coli and Campylobacter cause 76 million cases of food-borne disease in the U.S. every year, according to the California Department of Public Health.

Grilling Accidents

Fire departments respond to nearly 10,000 home fires involving grills, hibachis or barbecues, which could add up to more than \$133 million in direct property damage per year.

Summer Activities For You and your kids

Unfortunately, the arrival of Summer can bring stress for many parents as they search for ways to keep their children happy, healthy, engaged and safe...without breaking the bank.

Listed below are a few simple - and inexpensive - summer activities that you and your children can do together this summer:

- Make homemade frozen treats. Cooking together is a great way to create memories that will last a lifetime and to instill healthy habits in your children.
- Go berry picking. Many berries come into season in the summer. Take your children to your local berry farm to pick your own delicious strawberries, blackberries and raspberries.
- Go hiking. Enjoy the summer weather and your local scenery, and get some exercise by taking a family hike at your nearest hiking trail.



Your vacation property...Protect it

Factors to consider when insuring a secondary home.

Your secondary home may serve as your vacation property, a summer home, or just a getaway location. Regardless, having a second home comes with unique risks. It's important to have secondary home coverage specifically designed for the unique exposures involved. Getting insurance for these types of properties can seem confusing, so here are a few basic guidelines and points to consider.

The difference between secondary and seasonal homes.

A secondary home is one that you only stay in for short periods of time. A seasonal home is one where you may have a longer stay but only at particular times of the year.

How much does it cost to insure a vacation home?

The cost of your policy may vary on a number of factors, including the type of home and its location, as well as

expensive amenities and whether or not you rent your property out.

What makes it unique from your home insurance policy?

The general principles of vacation home insurance are the same as homeowners insurance. However, there are two differences. One is that a vacation home is more likely to be unattended for extended periods, increasing the risk of burglary as well as both the risk of and potential damage from fires or flooding.

Lower coverage limits overall.

Coverage limits will often be lower at a seasonal or secondary home, simply because you likely keep fewer and less valuable possessions in a vacation property, particularly when it's unattended.

Do you own another home and look to secure secondary home insurance? Contact us to go over your coverage options and guide the way.



2024 Referral Contest

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

JOHN & DIANE OHERRON

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.

Jeremy Radford
Bruce Yablon
Marcus Kravitz
Charles Duffner

Sheleen Dripps
John & Diane Oherron
Jessica & Fernando Amico
Lonteng Lin

Charles Duffner
Mark and Jean Bengis
Vasilios Pilarinos
Linda Nichols



HAVE A FUN AND SAFE 4th OF JULY

BACKYARD POOL SAFETY



During this hot weather, splashing and diving is carefree fun and a nice way to cool down...but owning a backyard pool comes with serious responsibilities, too. From poolside party safety tips to supervision, there are many general safety precautions you can take to make sure your friends and family enjoy your pool safely.

Here are some general recommendations for swimming pool safety:

- Install a fence with self-locking and closing gates to completely isolate your pool from the areas around it.
- Do not leave your children or guests alone, in the event that they would need assistance.
- Teach pool rules to your children and guests and post them in a highly visible location.

- Do not stick your fingers in grates and filters.
- Do not swim for at least 30 minutes if you hear thunder or see lightning.

Use these tips to prepare yourself in the event of an emergency:

- Take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.
- Enroll your children in swimming classes led by a qualified swim instructor.
- Keep rescue equipment and a telephone to call 911 close to the pool area.
- Place emergency numbers and CPR instructions close to the pool.

Check Out OUR 5 STAR Google Reviews and Ratings

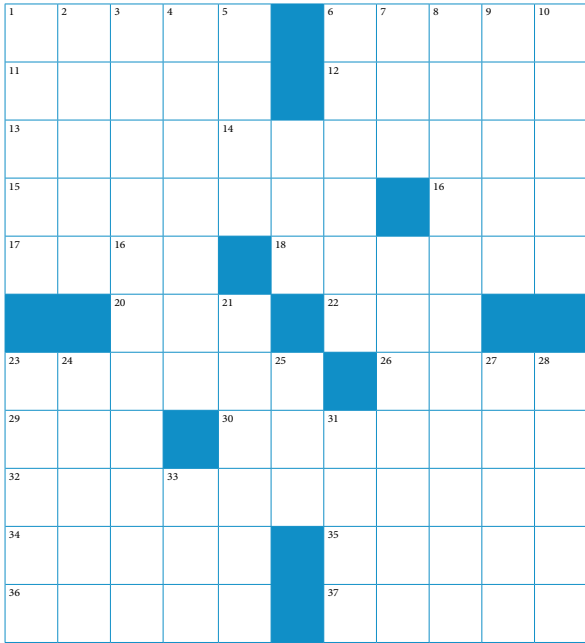



Bill Narsiff and the entire team at WJ Farmers are the ones everyone should choose for themselves as their insurance agents. They are all professionals, always on time and have been pretty quick with their responses getting back to me. I have been with them for 15 years and their service has always been excellent and top notch. Highly recommended!
 ~ Ulas Maris

W.J farmer insurance has been so easy to work with as a small business owner. They have great customer service and policies are affordable.
 ~ Brittany Liberati

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

CROSSWORD



WIN A \$10 GIFT CARD

ACROSS

- 1 They Fill a Forrest
- 6 Rapidly
- 11 Le _____ (French seaport)
- 12 Lament
- 13 Jam-packed
- 15 Capitol Hill figure
- 16 Wedding words
- 17 Make changes for publishing
- 18 Strand
- 20 Macadamia ____
- 22 Washroom, briefly
- 23 Blond bombshell of 1950s
- 26 Tomato grow on a _____
- 29 Work unit

- 30 Go-between
- 32 Not burried below ground
- 34 "Laugh-In" co-host
- 35 Frosted, to a chef
- 36 Dadaist Max _____
- 37 Edmonton hockey player

DOWN

- 1 Not these
- 2 Wrote a four-star review
- 3 Formal womenswear
- 4 Printed mistake
- 5 Religious offshoot
- 6 Unprincipled
- 7 Comic book punch sound

- 8 Of a presentation using both sound and sight
- 9 Religious doctrine
- 10 _____ a high note (finish with a flourish)
- 14 CD follower
- 19 Stuffed pasta
- 21 Natural ability
- 23 "The Wreck of the Mary _____"
- 24 Leafy shelter
- 25 Fix, in a way
- 27 Time being
- 28 Rear-_____
- 31 Jason's ship
- 33 Anatomical duct

Send a scan or photo of your completed crossword to service@wjfarmerinsurance.com
 Every correct answer will be entered into a drawing, and we'll select one winner.
Good luck!

No purchase necessary. Open to everyone.

Kid's Corner

Can YOU Spot 10 Differences?



That's Funny 😄

What do you call a dinosaur that is sleeping?
 A dino-snore!

What did the left eye say to the right eye?
 Between us, something smells!

What is a witch's favorite subject in school?
 Spelling!

Why did the cookie go to the hospital?
 Because he felt crummy!

ANSWER: 1. Goose missing 3. Windows on barn missing 4. Farmers front packet missing 5. Tree missing 6. Cloud missing 7. Cow bell missing 8. Roosters wattle missing 9. Pig's tail missing 10. Cow's horn missing