

SMART THINKING

Summer 2017



Look Twice – Save a Life

Warmer weather means more traffic on the roads, but it's not always other cars. Cyclists and motorcycles are on the move, and with a small profile, they can be difficult to see. However, by staying alert and driving defensively, you can help avoid an accident.

- Keep an eye out for cyclists and motorcycles. Be especially cautious at intersections and of riders who appear inexperienced.
- Share the road - give cyclists and motorcyclists plenty of room in case they need to make a quick maneuver
- The size of motorcycles makes it difficult to judge speed and distance – assume they are closer than they appear
- Don't rely on a motorcycle's brake lights to warn of deceleration – motorcyclists often slow down by shifting or letting off the throttle
- Allow for greater following distance and braking time
- Double check your vehicle's blind spot before changing lanes or turning

Keep in mind, the most common reason for motorcyclist fatalities is a driver making a left-hand turn when the motorcyclist is either:

- Going straight through an intersection
- Trying to pass another car

If you own a motorcycle, always wear a helmet and appropriate gear. Try to avoid bad weather and road hazards which can make riding dangerous. If you're a new rider, find a motorcycle safety course in your area to ensure you're ready to hit the road!

Celebrate Safely this Summer

Fireworks are synonymous with summer celebrations, but before you focus on the fun, there are some serious safety concerns to consider. Burns, bodily injury, and property damage can easily occur, so we urge you to keep the following in mind:

- Never allow children to play with or light fireworks
- Always have an adult supervising fireworks activities - even sparklers can burn at a temperature of about 2,000 degrees which can result in serious burns
- Read the labels and performance descriptions of each firework before use
- Alcohol and fireworks do not mix
- Never place any part of your body over a firework when lighting the fuse and back up to a safe distance immediately after lighting
- Wear safety glasses when lighting fireworks
- Never try to relight a dud firework
- Light one firework at a time
- Only use fireworks outdoors in clear areas away from buildings, vehicles and people
- Always have a bucket of water or garden hose nearby in case of fire
- Never carry fireworks in your pocket or shoot them into metal or glass containers
- Dispose of spent fireworks by dousing them with water and placing in a metal trash can away from any building or combustible materials
- Do not experiment with homemade fireworks
- Remember, animals can be sensitive to loud noises and can become extremely frightened or stressed when fireworks are in use. Keep pets indoors to reduce the risk of them running away or becoming injured.

Also, before use, check if fireworks are legal where you live and familiarize yourself with any local ordinances to ensure you're obeying the law.



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Do you own a B&B, Inn or Hotel?

Head over to the **For Your Protection** section of our website to check out tips on how to protect your business from damage and keep your customers safe and satisfied!

Rules for Renting: Vacation Properties

Renting out your home or vacation property is a popular way to help pay for it year round. If you plan to hand over the keys, here's a bit of advice:

HIRE A REPUTABLE PROPERTY MANAGEMENT COMPANY

Many homeowners solicit the expertise of a qualified property management company to handle rentals. The company can take care of marketing, renter interactions, collection of payment, and all other aspects of the process. In addition, the company usually provides routine maintenance services and can arrange for any necessary repairs.

HAVE A RENTAL AGREEMENT IN PLACE

- A good agreement should cover liability for any necessary repairs or cleaning charge following your guest's stay
- Collect a security deposit to cover any incidental damages
- Provide a copy of your policy on smoking and pets
- Include an occupancy limit

CHARGE ENOUGH RENT TO ATTRACT QUALITY TENANTS

Run a credit report and criminal background check.

TAKE STEPS TO PREVENT INJURIES AND LOSSES

- Inspect between tenants using a set checklist
- Install fire extinguishers and have them tested annually
- Install smoke and carbon monoxide detectors and test prior to renting to each new guest
- Make sure railings are secure
- Install a low temperature alarm – these devices are fairly inexpensive and have the capability to alert you if the temperature drops below a preset level

POST A CONTACT LIST

- Include your phone number or the number of your property manager
- Fire & Police department phone numbers

Protecting your piece of the world: Keep your home safe while you're away

It's the season for vacation – and vandals. With the summer months comes a higher rate of home burglaries. Statistics show July and August have the highest occurrences, but don't panic. There's no need to cancel your trip – by knowing and doing a few simple things you can protect yourself and your property.

If you plan to be away from your home:

- Always properly and fully secure your doors and windows
- Have a deadbolt on every door and place a wedge at sliding doors to prevent opening
- Ask someone you trust to check in on your home
- Have mail and newspaper deliveries stopped while away and have a neighbor remove any door tags, packages, and other media that may be delivered
- Inform your local police department that you will be away as some departments will include unoccupied properties as part of their patrol
- Invest in a timer that can turn on and off a light or two in the evening and consider installing motion lighting on the exterior of your home
- Lock any vehicles that are left on the property
- Consider installing an internet connected doorbell which will allow you to answer your door from anywhere, anytime
- DON'T post on social media. Save your vacation photos to share after you return home. Even if your social media page is private, a burglar could become aware through a friends page (or a friend of a friend's page) that is not private or secure.

Additionally, here are a few precautions you can take to further secure your home from possible damage while you're away:

- Unplug major appliances that don't need to remain on such as dryers, stoves, computers, and televisions
- If you have one, check that your alarm system is appropriately communicating with the monitoring company
- Check sump pumps and dehumidifiers to be sure they are working properly

Protect your piece of the world, and enjoy peace of mind this summer!

