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Campsite Safety

Spring time invites families all across the US out into the beautiful landscapes our country has to offer. Protect you and your loved ones with these quick tips.

Leaving Your Car Away from the Campsite

Lock the vehicle and engage the emergency brake. If you are parking your vehicle and proceeding on foot to your campsite, be sure to not leave any windows open and do not keep a spare key in the wheel well. Mark a map with the location of your vehicle so that you can easily find it when you're ready to go back.

Keep Your Distance From Wild Animals

The Center for Disease Control (CDC) suggests that you and your family keep a safe distance from all wild animals. Do not feed or pet the animals even from the perceived safety of your car or RV. If you bring pets with you, keep them restrained.

Grill Outdoors

If you use a grill while camping, keep it outside and follow all safety tips in the manual. Grills emit carbon monoxide, which can be fatal. Fires can spread quickly so even if you are outside attempt to put it out safely so that it does not spread.

Purify Water For Consumption

The United States Department of Agriculture (USDA) suggests suggest campers bring filtered water so they can avoid the possibility of ingesting pathogens often found within lakes and streams. If you must

Insurance Reviews: Ensure Your Family Is Protected

When your invoice arrives from your insurance company telling you it's time to pay your premiums your first reaction should be to review your policy. Your insurance policy is considered a living document, which means it can, and should, be changed to reflect changes to your life. Policy holders may not understand what coverages they have and in turn could be spending more money than necessary. Reviewing your insurance policy should be done at least annually. You can even schedule it on your calendar next to your annual physical and dental exam appointments. You should also re-visit your policies if you have any life changes that may affect your insurance coverage.



Home Insurance

When your homeowner's policy comes up for renewal, it's important to review each item line by line even if you haven't made improvements to your home over the past year. It's possible that other changes have occurred (such as large art or technology purchases) that your agent should know about to ensure these new items are covered properly. Changes in the real estate market may also affect your current policy limits and you may need more coverage to ensure the structure of your home can be made whole should an insurable event happen; in-turn, you may also be able to lower limits and see a discount on your annual premium.

Auto Insurance

Car insurance should be reviewed to ensure you've purchased adequate coverage for all drivers. If you add a new driver to your policy, it might be a good time to increase coverage; conversely if you remove drivers, you may be able to lower your premiums. In addition to drivers, you should review changes to your annual mileage as well as changes to where your car is stored as coverage limits may need to be adjusted. Taking the time to review these aspects each year will save you money and give you peace of mind.

Life Insurance

You should look over your life insurance policy annually to review the responsibilities and roles you hold within your family's structure. You should also note any additions to your home; this could mean a new baby as well as parents or grandparents becoming a dependent - it's important to increase your life insurance to accommodate the care of all individuals who've come to depend on you financially. Even in situations of job loss, divorce, or changes in family circumstances it's rarely a good idea to decrease your life insurance. You will have family members who will be at a financial.

use fresh water, boil it first.

in addition to great emotional, loss if you are no longer there. It is important to provide for these unforeseen circumstances by reviewing and renewing your life insurance each year.

If you need help walking through your review, we're here to help. We'll ask the right questions to be sure you're covered. Give us a call at %%account_phone_number% % or visit us online at %%account_web_primary_as_link%%.



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