



PERSONAL LINES

INSIGHTS

Provided by Hodge, Hart & Schleifer

DECEMBER 2020

HOME

Fire Pit Safety

An outdoor gathering around a fire pit is magical at any time of the year. However, fire is still an unpredictable, natural force and can quickly become destructive. Keep safety in mind at your next gathering to ensure your memories are great ones.

Before starting the fire, be sure to take the following precautions:

- Learn your local ordinances regarding fire pits. Some municipalities have specific regulations. Consult your municipality's website for rules before you purchase or build a fire pit.
- Review your homeowners insurance policy. Disclosing your fire pit may be a requirement of your homeowners insurance policy. Contact your insurance professional to see if fire pits are covered by your policy. Make coverage adjustments and disclosures as needed.
- Check wind conditions. If it is unusually windy, don't start the fire. Blowing embers can easily travel to nearby structures and brush, potentially starting an unwanted fire.

When it's time to start the fire, keep the following in mind:

- Never burn paper, trash or construction materials. These can release carbon dioxide, greenhouse gases and numerous other toxic fumes.
- Use dry wood as kindling, and be sure it doesn't extend beyond the edge of the pit. Never use gasoline or kerosene to start your fire.
- Monitor the fire at all times. Carefully watch any children or pets. Consider investing in a fire blanket to smother the fire, if needed.

When it's time to extinguish the fire, be sure to:

- Extinguish your fire with water, gently stirring the ashes to cool. Once they're cool, dispose of them in a fireproof, metal container.
- Keep a garden hose or bucket of sand nearby to douse the fire.
- Immediately call 911 if the fire gets out of control.

For additional home safety guidance and homeowners

contact

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Hodge, Hart & Schleifer

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Make sure guests can move safely around the fire pit. The area should be well-lit to avoid any unnecessary nighttime accidents.



AUTO

5 Tips for a Memorable Road Trip

These top tips can make your road trip a success for both you and your travelers:

1. Review the road-worthiness of your vehicle before leaving. Check fluid levels, brakes, tires and anything else that could be problematic.
2. Your vehicle is the technology hub, so chargers for any electronic devices are a necessity for a road trip. Avoid vehicle theft by safely stowing all tech devices and accessories when exiting the car.
3. Take time to enjoy an audiobook, podcast or music to keep everyone engaged during the journey. However, make sure activities don't take your attention away from the road while you drive.
4. Be sure to pack various health essentials, such as antibacterial wipes, hand sanitizer, disposable masks and disposable gloves.
5. Have your travel companions assist with navigation, fun (and safe) places to visit and dining choices to make the most of your journey.

WELLNESS

Tips to Help Prevent the Flu

Although the flu isn't completely avoidable, you can greatly reduce your chances of getting it, as well as infecting others, by following these tips:

- **Get the flu shot.** To avoid or minimize the flu's effects, get the seasonal shot. Check with your physician if you have any questions about the vaccination.
- **Listen to your body.** Don't leave the house when you're not feeling well. Stay home from work and school, and avoid running errands to help prevent the spread of germs.
- **Wash your hands.** You touch things all day long. Wash your hands regularly to prevent the spread of disease. If soap and water aren't available, use an alcohol-based hand sanitizer.
- **Stop the spread.** Because the flu is a respiratory droplet-borne illness, coughs and sneezes spread the disease. With this in mind, be sure to cough into a sleeve, elbow or tissue. Throw the tissue away immediately. Frequently sanitize surfaces you come into contact with. If you must leave the house, wear a mask to prevent the droplets from infecting others.
- **Practice a healthy lifestyle.** Get a good night's rest and follow it up by fueling your body with quality nutrition to fight the flu. Additionally, try to be physically active, manage your stress levels and drink plenty of fluids—especially water.

In the Know

Have a Fun, Safe Winter

Colder temperatures indicate that winter has arrived. Whether you plan on sledding, snowmobiling, ice skating or hiking this winter, it's important to remember these health and safety tips:

- **Dress warmly.** Wear warm, waterproof outdoor layers. Look for fleece, wool socks, waterproof boots and a coat to stay protected from the elements.
- **Prepare for frostbite.** If you have been outside too long in intense cold, your skin may begin hurting or turn red. These are the first signs of frostbite. Get inside immediately if you notice these symptoms.
- **Inspect winter equipment.** Inspect your skates, skis or snowmobiles before using them. Broken equipment is unsafe and can malfunction and cause accidents.

Winter is enjoyable, whether you choose to enjoy it inside or outdoors. Just remember, dangerous situations can quickly escalate outside, so preparedness is key to safely enjoying the season.

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