

Personal Lines Insights

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Life

How to Stay Safe as You Exercise

Exercise benefits the mind and body by delivering oxygen and other nutrients to the tissues, thus helping the cardiovascular system work more efficiently. The goal of any exercise program is to stay active and injury-free. These tips can help you stay safe while still getting the most out of your workout:

- **Check your gear.** Make sure your shoes and clothing fit properly and are appropriate for the activity. Replace your shoes every six months as the cushioning wears out.
- **Warm up.** Take five to 10 minutes to warm up. Slow stretches and deep breathing can increase blood flow and help loosen up your body. However, never stretch to the point of pain.
- **Start slow.** When you begin an exercise program, start slowly by gradually building up intensity, frequency and duration. Exercising for 30 minutes, five days a week is the average fitness recommendation.
- **Stay hydrated.** Drink water every 20 minutes while exercising. If you engage in a difficult workout or participate in a marathon or triathlon, drink fluids that include essential electrolytes. Keeping hydrated helps prevent dehydration and heat exhaustion.
- **Mix it up.** Reduce the risk of overtraining and boredom by adding new activities that keep you motivated. Yoga and swimming can help improve cardiovascular, muscular and respiratory endurance while putting less stress on your joints.
- **Cool down.** Take five to 10 minutes to cool down after exercising and drink plenty of water to rehydrate. Having muscle soreness 12 to 24 hours after working out is normal. Call your doctor if you have persistent or intense muscle pain.
- **Be smart.** If you exercise at night or in an isolated area, take along a friend or your pet. Stay in well-lit areas and wear bright or light-reflective clothing for added visibility.

If you plan to participate in more strenuous activity, talk to your doctor—especially if you have any health problems. Being active can benefit everyone, but only when done safely.





Auto

Save Money on Gas

Regardless of the vehicle you drive, there are many ways to save money on gas. Try these tips to cut costs:

- **Join a gas station rewards program.** Most gas station chains offer discounted gas prices through a customer rewards program or credit card tied to the chain. If you choose the card, use it solely for gas purchases and pay off the balance each month to maximize the rewards.
- **Use a gas price comparison tool.** Use one of the many websites or apps available to check gas prices at stations near you, and choose the lowest priced station for your gas.
- **Keep your car tires properly inflated.** Tires that are underinflated by 20% can increase your gas consumption by 10%.
- **Stop using premium gas.** The majority of today's cars run well on regular or midgrade gas. If your car *requires* premium gas, you must use it to avoid damage to your engine. However, if it's *recommended*, then experiment with lower grades to save money.
- **Watch your speed.** You may get to your destination faster by speeding, but you're also burning more gas.
- **Follow the right routes.** A mapping app can help you determine the most efficient route to your location, saving you time and gas money.

Home

Prioritize Mold Prevention at Home

Mold is a fungus caused by excess moisture that can be damaging to your home, as well as a significant health hazard.

Mold can look like spots and can be many different colors. If you see or smell it, remove it; you don't need to know what type of mold it is. You just need to get rid of the mold and fix the moisture problem that is causing it.

To prevent mold occurrences in your home, you should:

- **Keep healthy humidity levels.** Mold thrives in humid environments, so it is important to keep humidity levels as low as you can—between 30% and 50%. An air conditioner or dehumidifier can help keep levels low and should be used during humid months.
- **Make sure your home has enough ventilation.** Use exhaust fans that vent to the outside of your home in the kitchen and bathroom. In addition, make sure clothes dryers vent to the outside of your home as well.
- **Fix any leaks.** Leaks in your home's roof, walls or plumbing can cause mold to grow, so it is important to repair any plumbing leaks or water issues in order to remove potential sources of moisture.
- **Do not use carpet in certain areas.** Do not use carpet in areas where there is a lot of moisture in your home—such as bathrooms or the basement. Also, don't leave wet clothing or towels out too long; it is difficult to clean material that has been compromised by mold.
- **Talk with an HVAC professional.** Whether it be an attic fan or dehumidification system, an HVAC professional can recommend what you need to control the humidity levels in your home.
- **Keep household products for cleaning.** A variety of over-the-counter products are available for mold removal. It is a good idea to keep some on hand to take care of any necessary cleanups.

Mold can be hazardous, and you do not want it in your home. However, there are many resources that can help eliminate this common problem.

Contact us today to further discuss which hazards are covered under your homeowners insurance policy.