

# Personal Lines Insights

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Provided by: Hodge, Hart & Schleifer

## Life

### Firework Safety Precautions

Summer celebrations that include fireworks can turn ordinary events into extraordinary festivities, especially when these displays are conducted by professionals. However, each year, amateur firework use accounts for numerous incidents—including burns, bodily injuries and an average of 18,500 fires.

The National Safety Council advises everyone to enjoy fireworks at public displays, where experts—including the local fire department—manage the activities. Individuals should also avoid using fireworks at home.

However, if you choose to use any fireworks on your own, be sure to follow these safeguards:

- Make sure fireworks are legal in your area before buying or using them. Never use illegal fireworks.
- Never allow young children to handle fireworks. Older children should only use them under close adult supervision.
- Ensure anyone using fireworks or standing nearby wears appropriate eye protection.
- Never hold lit fireworks in your hands.
- Do not try to re-light or handle malfunctioning fireworks.
- Soak used fireworks in water for a few hours before safely discarding them.

Above all, remember that fireworks—even hand-held sparklers—are dangerous and can easily cause severe injuries. Always consider using a safer alternative, such as glow sticks, confetti poppers or colored streamers. For more personal safety guidance, contact Hodge, Hart & Schleifer today.





## Auto

### Hot Vehicle Death Prevention

As warmer weather returns and you and your family get on the road, it's important to minimize the risk of hot vehicle deaths. These deaths occur when an individual—typically a child—is left inside a parked vehicle in hot temperatures, thus causing vehicular heat stroke.

Dozens of children lose their lives each year from vehicular heat stroke, with 25% of these deaths occurring because a child snuck into and trapped themselves in an unattended vehicle. Be sure to promote hot vehicle death prevention with these safety tips.

- Make sure everyone has safely exited before locking and leaving your vehicle. Never leave a child alone in your vehicle, even for a few minutes.
- Be extra alert before leaving your vehicle when there is any change in your driving routine.
- Put your cellphone or purse in the back seat to ensure you check the back of your vehicle before exiting.
- Keep your vehicle locked to prevent a child from entering it unnoticed. Never give children access to car keys.

Contact Hodge, Hart & Schleifer for additional vehicle safety guidance.

## Home

### Summer Home Maintenance Tips

Summer is finally here, and it's a perfect time to catch up on home maintenance tasks, both inside and outside of the house. Putting in a little elbow grease now goes a long way toward future house upkeep—making that well-deserved rest even more enjoyable.

These summer maintenance tips will help keep your home looking great for all seasons:

- **Wash your windows.** Wash all interior and exterior windows to let in light and maximize visibility.
- **Check your windows for leaks.** Re-caulk the seals on all doors and windows. This practice can increase your home's energy efficiency.
- **Clean your dryer vent and exhaust duct.** Remove any clogged lint and dust from your dryer vent. Doing so can help prevent house fires.
- **Power wash any siding or brick.** Get rid of any dust, dirt or mold that makes your home's exterior look dirty.
- **Repair and repaint your home's exterior features.** Fix any chipped, cracked or faded exterior paint to protect your home from further damage from the elements.
- **Clean your gutters and downspouts.** Clean any debris from your home's gutters and downspouts. This debris can often appear after summer storms and high winds.
- **Clean your outdoor grill.** Thoroughly clean your grill to make it ready for summer barbecuing.
- **Get your roof inspected.** Make your roof last as long as possible by having it checked for loose shingles or other damages and scheduling any required repairs with a qualified professional.
- **Care for your greenery.** Inspect your plants and landscaping. Get rid of weeds, overgrowth or dead plants. Freshen up areas by adding new plants where wanted.
- **Inspect your deck or porch.** Check outdoor spaces for any necessary upkeep—such as applying sealant or stain, or fixing loose boards.

Seasonal checkups are important for every house's upkeep. Contact Hodge, Hart & Schleifer for more home maintenance information.