

PERSONAL LINES INSIGHTS

October 2021

Life: Stay Safe During Flu Season

It's that time of the year again—flu season. Following [three seasons](#) of exceptionally high flu activity, the 2020-21 season's activity was historically low, attributed to the many safety measures put in place due to the ongoing COVID-19 pandemic.

However, experts have expressed concern about this year's flu season, as the COVID-19 precautions that helped keep last year's flu cases down have relaxed nationwide. Additionally, the recent spike in COVID-19 cases has caused an increase in hospital patients. If flu activity surges this year, health care systems have the potential to become overwhelmed.

To keep yourself safe this flu season and do your part in preventing hospital overflow, consider these helpful safety tips.

- **Get your flu shot.** The best way to reduce harsh side effects from the flu is to get vaccinated. This is especially important in reducing your risk of contracting the flu and COVID-19 simultaneously.
- **Avoid close contact with those who are sick.** If you know someone isn't feeling well, avoid proximity with them. Maintaining your distance from others, especially those under the weather, can help keep you safe.
- **Stay home when you're sick.** The CDC recommends that individuals who have a fever and respiratory symptoms stay at home until 24 hours after their fever ends (100 degrees Fahrenheit or lower) without the use of medication. However, not everyone who has the flu will have a fever. Other symptoms can include a runny nose, body aches, headache, fatigue, diarrhea or vomiting.
- **Wash hands frequently with soap and water for 20 seconds.** When using soap and water, rub soapy hands together for at least 20 seconds, rinse with water and dry thoroughly. If soap and water are not available, use an alcohol-based hand rub until you wash your hands.

By following the proper safety precautions, you can do your part in protecting yourself and others against the flu. Contact us for more guidance on how to stay safe this upcoming flu season.

Home: Fall Home Maintenance

Fall signals a natural time of transition. Fall is also a great time to get maintenance tasks done if you live in an area where cooler weather is right around the corner.

Care for your home this upcoming season by maintaining your home with the following tips:

- **Clean gutters and downspouts.** Clear leaves and debris from gutters and downspouts to prevent flooding and freezing around your foundation.
- **Drain gas from yard equipment.** Empty gas from your lawn tools before winter arrives. Gasoline can damage rubber parts if it's left in equipment.
- **Check your roof for signs of damage.** Carefully check your roof for signs of leaks or other damage. Fall is an excellent time to hire a professional to perform a roof inspection.

- **Swap window screens for storm windows.** Remove screens and install storm windows; clean and repair screens before storing them in the basement or garage.
- **Prep your lawn.** Rake leaves, fertilize and aerate your lawn so you are prepared when spring arrives.
- **Store hoses.** Remove hoses from spigots. Drain and store them indoors, ensuring they are coiled and flat.
- **Check furnace filters.** Inspect your furnace and replace the furnace filters.
- **Clean windows and doors.** Clean windows and any sliding door tracks to ensure they operate smoothly all year long.
- **Stock up on wood or pellets.** If you have a fireplace or woodstove, it's a good idea to stock up on wood or pellets during the fall months before winter hits.
- **Test smoke and carbon monoxide detectors.** Test all smoke and carbon monoxide detectors. It's best to replace batteries annually. A good reminder is when daylight savings time ends in November.

By taking the time to maintain your home each season, you can keep common household problems at bay.

Contact us today for additional home safety information.

Auto: Prevent Car Theft

Vehicle theft is a multibillion-dollar crime industry, with a vehicle stolen every 43.8 seconds in the United States. The recent pandemic has created the perfect storm for an increase in these thefts. In fact, there were 873,080 vehicle thefts in 2020, according to a National Insurance Crime Bureau study.

Don't become the next victim of vehicle theft. Follow these prevention tips to protect your vehicle from theft:

- Always keep your vehicle locked, even when driving.
- Install anti-theft devices within your vehicle, such as steering wheel locks or fuel cut-off switches.
- Don't leave your vehicle running and unattended.
- Never leave valuables visible in your vehicle, as these items could attract potential thieves. Stow important items out of sight.
- Contact the police immediately to file a report, if your vehicle is stolen. You'll also need to notify your insurance company to kick-start the claim process.

Thieves can steal any vehicle, but you can make your vehicle a more difficult target for criminals by adding layers of protection.