

Personal Lines Insights

November 2021

Provided by: Hodge, Hart & Schleifer

Life

November Is American Diabetes Month

November is American Diabetes Month. More than 34 million Americans are currently living with diabetes. This chronic health condition affects how your body turns food into energy. Those affected by diabetes either don't make enough insulin or can't properly use insulin.

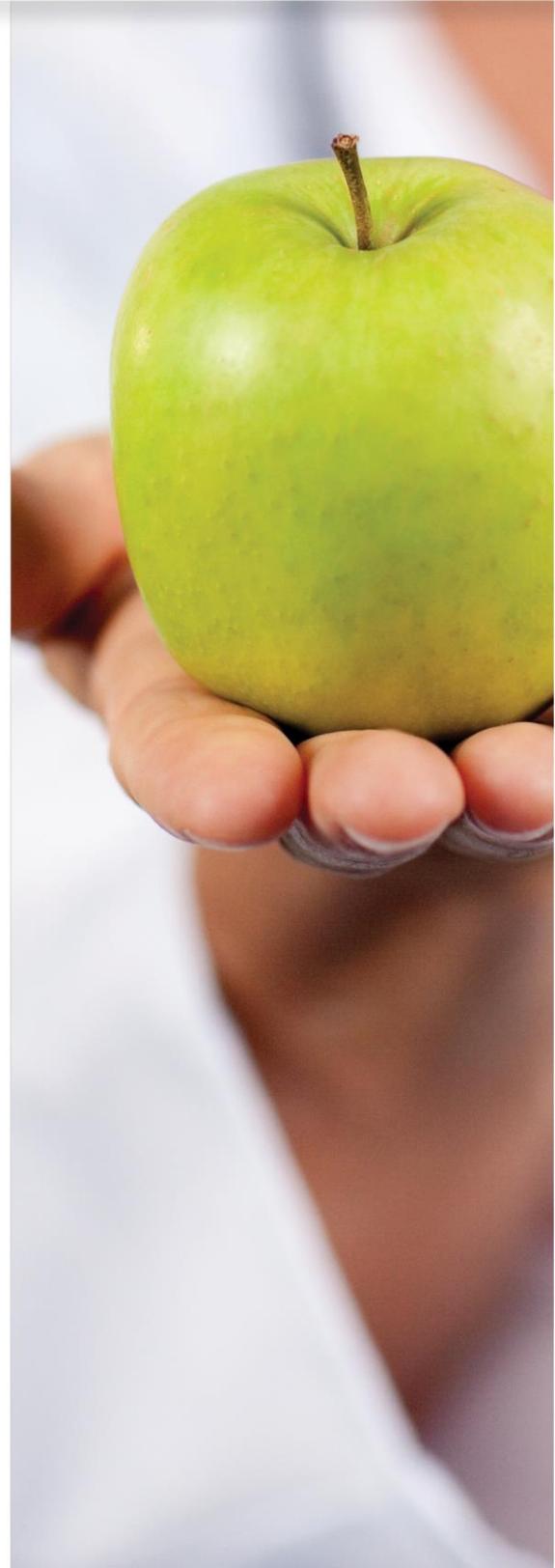
There are two main types of diabetes: Type 1 diabetes and Type 2 diabetes. Type 2 diabetes affects 90%-95% of people that have diabetes. Symptoms can vary depending on how much your blood sugar is elevated. Common symptoms may include:

- Thirst
- Frequent urination
- Extreme hunger
- Unexplained weight loss
- The presence of ketones in the urine
- Fatigue
- Blurred vision
- Slow-healing sores
- Frequent infections (e.g., gum, skin or vaginal infections)

In order to properly manage diabetes, it's important to do the following:

- **Monitor your blood sugar.** Monitor your blood sugar to be sure it's in the right range.
- **Undergo insulin therapy if prescribed.** Depending on your needs, your doctor may prescribe a mixture of insulin types to use throughout the day and night.
- **Eat healthily.** Enjoy a diet rich in fruits, vegetables, lean proteins and whole grains. Avoid foods high in saturated fats and refined carbohydrates.
- **Stay physically active.** Aim for at least 30 minutes of aerobic exercise a day.

For more information on diabetes, visit the American Diabetes Association website at www.diabetes.org.





Auto

Drowsy Driving Awareness Week

The first week of November is dedicated to bringing awareness to drowsy driving. This is impaired driving, and, according to the National Sleep Foundation, around half of U.S. drivers admit to consistently driving while feeling drowsy.

What drivers may forget to realize is how much driving impaired puts you and others at risk. Driving drowsy can have similar impacts to driving under the influence of alcohol, including being three times more likely to get into an accident.

Be aware of the following signs and symptoms of drowsy driving, including:

- Frequent yawning or difficulty keeping your eyes open
- "Nodding off" or having trouble keeping your head up
- Inability to remember driving the last few miles
- Missing road signs or turns
- Difficulty maintaining your speed
- Drifting out of your lane

If you feel too tired to be on the road, do not get behind the wheel. Keeping yourself and others safe should be your number one priority while driving.

For additional information or questions about Drowsy Driving Awareness Week, contact us today.

Home

Fireplace Safety Tips

There's nothing more relaxing than snuggling up next to a fireplace. But as cozy as they make your house feel, fireplaces can also be extremely dangerous if the right precautions aren't taken.

Chimneys are one of the leading fireplace hazards due to their inherent danger of causing carbon monoxide (CO) gas. It's important to properly take care of your chimney to prevent unwanted fire hazards. Follow these regular chimney maintenance tips to keep your home safe:

- Have your chimney regularly cleaned to reduce creosote buildup.
- Have a flue liner in place to reduce the possibility of masonry absorbing creosote.
- Replace damaged liners to allow heat to escape properly.
- Only allow contractors to use products that have been tested and listed by nationally recognized testing laboratories.

Other general fireplace safety tips include:

- **Keep it clear.** Keep the fireplace clear of debris and flammable items.
- **Start fires safely.** Never burn charcoal or use lighter fluids to light fires in your home.
- **Don't overload the fire.** Putting more wood, paper and other ignitable items than necessary into the fire can overheat the walls or roof of your home.
- **Keep children away from the fireplace.** Educate children on the dangers of fire in addition to installing a gate around the fireplace to prevent kids from getting too close.
- **Put it out.** Always be sure the fire is completely put out before leaving your home or leaving the room unsupervised.

Even with the proper safety precautions, fireplace accidents can still happen. Take extra precautions by installing new smoke and carbon monoxide detectors in your home. This way, if a fire or accident does happen, you will be able to detect it as quickly as possible.

For more information and tips on how to keep your home safe from fireplace hazards, contact us today!