



**NATIONAL  
SAFE  
BOATING  
WEEK**

**May 20-26, 2023**

**WEAR IT**  
A program of the National Safe Boating Council

*Tips to Get You Ready for Boating Season*

1. Check your safety gear. Life jackets? Fire extinguishers? Navigation lights working?
2. Consider adding safety items. Emergency position indicating radio beacon, carbon-monoxide detector.
3. Examine your fuel system.
4. Look at all belts, hoses and cables.
5. Check fluid levels, such as engine oil.
6. Have your battery and electrical system checked.
7. Make sure your propeller isn't banged up.
8. Look at the hull for blisters and cracks.
9. Don't forget the trailer.
10. Don't forget insurance, either!

**TO ALL OUR VETERANS-**

**THANK YOU  
FOR YOUR  
SERVICE**

**WISHING EVERYONE A SAFE  
AND HAPPY  
MEMORIAL DAY!**

**Americans' biggest misconceptions about auto insurance rates**

- 24% incorrectly believed car color impacts their car insurance rate
- 28% incorrectly believed income impacts their car insurance rate
- 32% didn't know their age can impact their car insurance rate
- 69% didn't know their marital status can impact their car insurance rate
- 51% didn't know their credit history can impact their car insurance rate
- 53% incorrectly believed parking violations impact their car insurance rate
- 51% didn't know their state of residence can impact their car insurance rate
- 38% didn't know their car make and model can impact their car insurance rate



**WalletHub: 10 least expensive cars to insure in 2023**

- No. 10: Nissan Versa
- No. 9: Chevrolet Tahoe
- No. 8: Jeep Grand Cherokee
- No. 7: Toyota Tacoma
- No. 6: Toyota Highlander
- No. 5: Toyota Sienna
- No. 4: Ford Escape
- No. 3: Honda Odyssey
- No. 2: Dodge Grand Caravan
- No. 1: Subaru Forester

**1 through 10**

*Source: WalletHub*

**Special Event Insurance**

*5 wedding day mishaps that are covered by insurance:*

Wedding venue, Weather, Vendor issues, Property Damage, Illness, Bridal attire



*Common wedding insurance claims:*

Event gifts, military deployment, special attire, weather, other, illness/injury, property damage/liability, vendor issues.

**Check Your Property for Damage After a Storm**

Keep trees well maintained and trimmed. Know your insurance. Look at your policy so you know what's covered. Take pictures. They can help show cause & extent of any storm damage.

**Your roof:** If you see holes, split seams or missing shingles or you notice leaking inside or out, it's a good idea to have a qualified inspector come look. **Your exterior:** Look for cracking, holes, chipping or dings and dents in siding. Look at different times of the day. Lighting can reveal damage you didn't see before. **Driveways & walkways:** Cracking & splitting creates safety hazards, & reduces lifespan. **Trees/Limbs:** Check roofs, vehicles, fences & machinery for fallen limbs that may have caused damage or pose a risk. Clean up what you safely can & rely on a reputable tree service for the rest.

**LIGHTNING SAFETY**

**Indoor Safety:** It is important to avoid anything that conducts electricity: metal, landline phones, appliances, wires, TV cables & plumbing. Autos can be safe havens, don't lean on the doors during a storm, though.

**Outdoor Safety:** Don't look for shelter under a tree. If lightning hits its branches, a "ground charge" could spread out in all directions. Don't lie flat on the ground. This makes you even more vulnerable to a ground charge. Don't crouch down. It's not likely any safer than standing. Get inside or into a car.

*Wishing all moms and dads a* **Happy Mother's Day**

**Happy Father's Day**

