INSURANCE TODAY

AUGUST 2026

A Newsletter For Friends & Clients of W.J. Farmer Insurance

BEFORE BUILDING YOUR DECK...

Before you purchase any materials, hire a contractor or think about digging a hole, make sure you do the following:

Get the appropriate permits. Depending on where you live, the type of deck you want to add on and its overall size, you may need a building permit. Also know your local building codes to ensure your structure meets all the necessary requirements.

Call 811. Some utility lines are buried just inches underground? To avoid a costly and dangerous situation, call 811 (or your state-specific hotline) before you dig.

Give your insurance agent a heads up.

Major improvements that add value to your home often mean you need a higher limit on your homeowners insurance. We can guide you through any updates you need to make to your coverage or policy limits.

What's inside:

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Is it… **Time to call your Agent?** …page 3

E-bikes have become the fastest-selling electric vehicle on the market, now outselling electric cars by more than two-to-one, according to Deloitte. In fact, 300 million to 400 million have been sold worldwide.

E-bikes are generally categorized into three classes:

Class 1: These e-bikes have an electric motor that only works when the rider is pedaling. This class, commonly referred to as a pedal electric cycle, or pedelec, can reach a top speed of about 20 mph.

Class 2: E-bikes in Class 2 also max out at 20 mph, but possess a throttle that powers the bike even when it isn't being pedaled. However, riders typically still have the pedal-assist option of Class 1. E-bikes in Classes 1 and 2 are generally permitted for use anywhere you would ride a standard bicycle—on bike lanes, paths and the road.

Class 3: These e-bikes are the fastest, reaching speeds of up to 28 mph. These bikes must also have a speedometer but depending on the state in which they're used, may or may not have throttles. Some states, such as California, don't allow Class 3 e-bikes to have throttles, while others allow them to function only up to 20 mph before pedal-assisted power can be used to reach 28 mph. Most states allow Class 3 e-bikes into road or bike-only lanes, but they're typically prohibited from bike paths and multiuse trails shared by pedestrians.

E-BIKE LAWS AND LICENSES

Many states and localities have their own laws about e-bikes, including a minimum age to operate them. Familiarize yourself with laws in your area before you start pedaling. Depending on your state, you might also need a license to operate an e-bike.

While laws vary depending on your location, basic etiquette applies everywhere. E-bike riders should follow the same rules of the road as standard bikes.

- When riding on the road, obey traffic lights and road signs.
- Wear reflective or high-visibility clothing so other drivers can see you. Consider a light, too.
- Ride with the flow of traffic and use hand signals when appropriate.
- Be courteous to other riders and pedestrians.
- Wear a properly fitted helmet at all times.

Finally: Always keep your bike locked up or securely stored when you're not using it.

If you have, or are thinking about getting an E-bike, talk to us about insurance to protect you from injuries, property damage and liabilities.

ENJOYING YOUR SUMMER...

Whether you are at the lake, on the local trails or just around your acerage, all-terrain vehicles (ATVs) are both fun and a usefull form of transportation, but...**DID YOU KNOW:** ATVs are not covered by standard automobile insurance policies; however, your homeowner's policy might partially cover your liability on an ATV. Ask your insurance agent or company if this coverage is enough to protect you and your family or if there is a discount for taking an operator safety course or for riding with a helmet?
You might want to consider a separate ATV policy to make sure you are properly insured.

Your Pets Safety on the water

Safety on the water is just as crucial for the family pet as it is for everyone else. A pet life jacket is a good idea when the animal is in the boat, especially in areas with strong currents and cold water. Remove collars and chains before allowing the pet to swim. Submerged tree branches can quickly hook the pet's collar and cause the animal to drown.

Pets are like family; they play a significant role in our lives. Pet insurance provides you peace of mind that you're covered if your pet needs medical care.

7 Garden Tips for August

August in the garden can be challenging for both gardeners and plants. But it's also a time to evaluate your garden, both the successes and the failures, and decide what you may want to change for next year.

Here are some tips to keep your gardens healthy in the heat of August.

1. Pull weeds as soon as you notice them, before they go to seed in the garden. This will help reduce overwintering weeds that can wreak havoc next year.
2. Remove spent flowers (deadhead) on annuals, roses and perennials. Many will reward you with more blooms that continue well into fall.
3. Prune and remove dead branches on shrubs and small trees.
4. Keep new plantings (planted within the past six months) of flowers, shrubs and trees watered during hot, dry spells. Apply a fresh layer of mulch to maintain moisture.
5. Have your soil tested. A simple soil test can help you determine which nutrients may be lacking and what you need to add ensuring your plants will thrive.
6. Order spring flowering bulbs like daffodils and tulips. The soil temperature should be 60°F or cooler before you plant.
7. Photograph your garden. This will not only give you beautiful memories but will also remind you where plants are. This will help during the dark winter months as you plan for new plantings, a new deck or a fabulous water feature.

Happy Gardening!

BACKYARD SUMMER GUESTS

Here are some tips to help you shine as a summer host.

First Things First

Before inviting guests over, is your home party-ready?

- Keep the areas of your property that will be open to guests well-lit and free of clutter.
- Move valuable items (such as jewelry and electronics) to secure areas to prevent damage or theft
- Stock your First Aid kit and keep it accessible
- If you have pets that aren't great with crowds, designate a sitter or prepare a safe, comfy room for them to hang out in

Cocktails... with Caution

Your guests who enjoy a cool beer or glass of wine will appreciate the opportunity to kick back...but as their host, the onus is on you to:

- Serve plenty of food and make non-alcoholic beverages available
- Be aware of the alcohol consumption of those in attendance. Don't overlook the underage guests. In fact, staying sober yourself will put you in the best position to monitor and care for your guests
- Arrange a designated driver to take people home or call a taxi for any intoxicated guests.
- Offer coffee and tea at least an hour before festivities wrap up

There's no question that everyone's safety is the most important reason to follow these tips. But also keep in mind that, as a host, you may be responsible for the actions of your guests! Talk to us about how to protect yourself.

W.J.FARMER INSURANCE AGENCY, LLC
Phone: (607) 796-0551
Address: 106C John St. Horseheads, NY 14845

WHEN IS IT TIME TO CALL YOUR AGENT?

Working with an insurance agent can be beneficial at any point in your life. But it becomes crucial as you take on more responsibilities.
Here are 15 times when it pays to have an expert agent in your corner:

- **You're newly married or divorced.** Your spouse or ex-spouse, along with their possessions, are often included in your coverage. Since your priorities shift with a marriage or divorce, an agent can help you make sure those changes are reflected in your policy.
- **Your family is growing.** If anything were to happen to your home, car or possessions, ensure that your entire household is protected with the right policies and coverage options based on your agent's recommendations.
- **Your teenager starts driving.** When your child gets behind the wheel, that can add a layer of complexity to your auto policy. Teen drivers are involved in more accidents than any other age group.
- **Your child is starting college.** Understand how a child going off to school affects your policies. For example: You may get a break on auto insurance premiums if your child doesn't have a car on campus or you may consider adding life insurance to cover student loan debt in case of the unexpected.
- **You've bought your first home.** Insuring your new place accounts for the roof and walls, but it also includes your belongings and other protections that make a house a home. Learn how you can protect one of life's biggest investments.
- **You're renovating your house.** A home renovation can boost the value of your property, meaning your old policy may not cover what your home is worth if you file a claim. Understand how to update your policy and make sure you're covered fully against a loss.
- **You've moved.** With relocation comes an entirely new property to insure.
- **You bought a new car.** A new set of wheels comes with up-to-date features that might make updating your policy a little more complex.
- **You started a business.** Business insurance is meant to help protect your new venture, even if it's out of your home. Having an expert you can call on will prove valuable as your company grows.
- **You're considering life insurance.** As you get older, you may consider how to best care for your loved ones after you're gone. It may be when you're comfortable with the life you've built or immediately after you start a family. Either way, it's wise to ask an agent how you can provide everything your family needs if something were to happen to you, your spouse or your partner.
- **You've accepted a new job.** Benefits packages vary by company. Consult with your agent and learn how to get adequate protection to supplement your group life coverage provided by your employer.
- **You got a raise.** When your salary increases, so does your standard of living. And in this case, call us to reevaluate your liability coverage and life insurance.
- **You're retiring.** In retirement, you're now living off your pension or retirement savings and social security. This stage in life can affect each of your insurance policies, so start having conversations before you retire.
- **You made a big purchase.** You have Home Insurance...so you're covered.. right? Maybe not! A large purchase – such as an engagement ring – might need separate coverage from the belongings covered under your homeowners insurance.
- **You switched lenders.** You may have switched mortgage or auto lenders to save a few bucks. Just make sure you tell your agent. If you don't, your provider could send claims payments to the wrong lender, making the process complicated and time-consuming.

Get the support you deserve

Give us a call...we will help guide you through your journey. With each and every milestone, together, we can make sure you have the coverage options you need and none that you don't.

BUYING YOUR NEW CAR FROM A PRIVATE SELLER.

When buying a car from a private seller, it's vitally important to ensure that you're obtaining legal ownership of the car in a manner that is safe and secure. With a little guidance, you can avoid some pitfalls:

- **Formalities are important.** Insist on a notarized title from the seller to ensure that you have legal ownership of the car. Avoid any seller who is reluctant to provide a title or who offers to sell the car without one.
- **Consider cash alternatives.** Paying with cash can be risky, as it's difficult to trace and can leave you vulnerable to theft. Consider using a check or money order instead, which can be easily traced and are more secure. Also, avoid wire transfers or cashier's checks as these methods are difficult to trace and can be used for fraudulent activities. Be wary of sellers who insist on these types of payments.
- **Exercise caution.** Scams are common in private sales. If you're buying from a private seller, do your research to make sure they have a legitimate and verifiable identity. Check their contact information and address, and consider meeting in a public place to conduct the transaction.

When you finally find that stylish new ride, protect yourself and your investment with the right insurance. Give us a call for your free quote.

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Phone: (607) 796-0551
Address: 106C John St. Horseheads, NY 14845

Check Out OUR 5 STAR Google Reviews and Ratings ★★★★★

"The true test of customer service isn't when you pay premiums, but when you need service. I was in a car collision. I needed W.J. Farmer to intervene with Erie corporate to get service. They were happy to help. Every time I had a question, they gave me the answer." ...Tangomaniac1

"WJFarmers has been absolutely amazing. No matter what questions about insurance, I have asked , or needed , they have answered .
Also, they are the nicest people In businees ever. Very professional. Very pleasant . I recommend them to everyone who needs insurance." ...Kelsey

"Melissa Bell was so easy and wonderful to work with!! Great person to work with for vendor insurance for a small business and I'm assuming all other insurance policies as well!"...Alys Brown

Check out more great reviews at:
https://www.wjfarmerinsurance.com/testimonials/

5 Pet Tips

Summertime is fun time, but hot weather makes for some unique summer pet care challenges. Here are 5 ways to stay safe while enjoying summer activities with your pet:

1. Respect the heat. Humans aren't the only animals that can find a hot summer day overwhelming. But unlike you, your pet has a limited ability to deal with the heat. Dogs release heat through their paw pads and by panting, while humans can sweat through all of the skin on their body. Dehydration can be a big problem for pets during the hot weather, too. According to the SPCA, animals with flat faces—like Pugs and Persian cats—cannot pant as effectively, and are therefore more susceptible to heat stroke.
2. Keep bugs away—safely. Another summer pet safety issue is the presence of ticks and other summer insects. Not only can bugs carry diseases, but the ways people try to ward them off can also cause problems for your outdoor pet's health. Fertilizers and pesticides may help keep a lawn looking great, but they can be very dangerous for your pet. In the areas where your pets play, it's better to keep the grass cut short to reduce the presence of ticks and other insects.
3. Beware of antifreeze. In the summertime, antifreeze can leak out of cars when they overheat, leaving puddles on the ground that your dog can easily lap up and swallow. The sweet taste of antifreeze is tempting to dogs and cats, but when this toxic substance is ingested, it's potentially lethal.
4. Find out if your pet needs sunscreen. Some pets, particularly those with short fine hair and pink skin, can be susceptible to sunburn. Talk to your veterinarian about which types of sunscreen are safest on your pet's skin. Do not use sunscreen or insect repellents that are not designed specifically for use on animals.
5. Practice water safety. Although it's fun to bring your pet to the beach or pool to stay cool together, always keep a close eye on your pet when they're in or near the water. For more risky summer adventures with your dog, like boating, look into a doggie life preserver. It could prove to be an excellent investment for his safety.

Summer pet safety isn't hard, it just requires some thought and attention. Watch over your pet the way you would a small child—and everything should be just fine.

Kid's Corner

Can You Spot 10 Differences?

Images from Vecteezy.com

ANSWER: 1. Fish Missing 2. Tent Peg Missing 3. Missing Fire Wood 4. No Monkey Teeth 5. Monkey Ear Missing 6. Different Tail Shape 7. No Tie on Window Roll-Up 8. Bulrush Heads are Missing 9. Pelicans beak is Closed 10. Pants are Different

That's Funny

My boss said "dress for the job you want, not for the job you have."
So I went in as Batman.

What do you call a sheep who can sing and dance?
Lady Ba Ba.

Why can't dinosaurs clap their hands?
Because they're extinct.

I gave my handyman a to-do list, but he only did jobs 1, 3, and 5.
Turns out he only does odd jobs.

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