



INSURANCE TODAY

FEBRUARY 2026

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



VALENTINE'S DAY GIFTS.

A recent report says consumers will spend more than **\$21.8 billion** on Valentine's Day this year... **\$4.1 billion** on jewelry alone.

Standard homeowner's policies typically include some coverage for the loss of personal possessions, including valuables like jewelry. However, if you've purchased or received jewelry, the included basic coverage for theft is limited and may not be enough on its own to cover your loss.

Give us a call today to review your policy.

What's inside:

- **Love Insurance** ...page 2
- **Snowmelt!!!** ...page 3
- **Hard Hats!** ...page 4



COMMON INSURANCE MYTHS DEBUNKED

Everyone has that friend who becomes an instant expert after watching a short video or reading a headline. Insurance myths travel fast, and they can cost real money when a claim happens. Clearing up a few of the most common myths helps you choose better protection and avoid unpleasant surprises.

Myth #1: Red Cars Cost More to Insure

We do not charge more just because a car is red. We focus on factors that actually relate to risk, such as:

Driving history: Tickets, accidents, and prior claims.

Location: Where you live and where the vehicle is parked.

Vehicle details: Make, model, safety features, and repair or replacement costs.

Use and mileage: How far you drive and whether the car is used for work or commuting.

A safe driver in a red sedan can pay less than a high-risk driver in a neutral-colored SUV. Color is a style choice, not a pricing factor.

Myth #3: Home Insurance Covers Floods and Wear and Tear

Standard homeowners and renters policies focus on sudden, accidental damage, not gradual problems. Most policies exclude flooding from rising water and require a separate flood policy. Routine wear and tear, and long-term maintenance issues are usually the property owner's responsibility.

Myth #2: Minimum Coverage Is Enough

State minimum liability limits function as a legal floor, not a financial safety net. One serious accident can produce medical bills, vehicle damage, and legal costs that exceed basic limits. Once insurance coverage ends, you are responsible for the remaining balance, which can put savings, wages, and future assets at risk.

Myth #4: Coverage From a Landlord, HOA, or Roommate Protects You

A landlord's policy protects the building, not a tenant's furniture, electronics, or personal liability. HOA or condo master policies often cover the roof, exterior, and shared spaces, while unit owners still need their own coverage for interior finishes and belongings. Roommates and extended family sometimes assume they share coverage, but that is not automatic.

Myth #5: A Policy Pays what a Home Is Worth

Many people assume home insurance automatically keeps up with market value or inflation. In reality, coverage depends on the policy's limits and valuation method. Replacement cost coverage aims to rebuild with similar materials, while actual cash value subtracts depreciation and can lead to a smaller payout.

Get Your Personal Coverage Review

If you are unsure what your policy really covers, you are not alone. If you have questions about your insurance give us a call and schedule a quick review of your auto, home, and renters coverage.



W.J. FARMER
INSURANCE AGENCY, LLC

Phone: (607) 796-0551
Email: service@wjfarmerinsurance.com





WE ALL INSURANCE

Valentine's Day is the most romantic day of the year and many couples find it the perfect day to get engaged! Should you be one of those lucky couples, there are a number of insurance-related topics to keep in mind before your wedding.

Car Insurance for Married Couples

We hate to break it to all the lonely hearts out there, but common-law and married couples sometimes get a cheaper rate. When both spouses have clean driving records, combining car insurance policies may lower your rates if a multi-car discount applies. Further combining home insurance or renters insurance policies can provide additional rate decreases.

Home Insurance and Renters Insurance for Married Couples

When two lovebirds move in together, they combine their possessions in one dwelling. Therefore, making sure the contents limit of your homeowners insurance policy or tenants insurance policy will cover the combined contents replacement value is critical.

It's always a great idea to complete an inventory of all your possessions, including wedding gifts. We also recommend you take photos of all the rooms in your home from multiple angles. This will make the claims process much easier during a difficult time. You will be able to identify all of the lost/damaged items by the photos. You can upload your inventory and photos to cloud storage.

Consider Adding Replacement Cost

Policies often include "Actual Cash Value" of your possessions which means in the event of a claim, insurers will reimburse the value of your possessions less depreciation. For example, if you own a 10-year-old \$5,000 TV, insurers will take into account the age of the TV.

However, if you include Replacement Cost, insurers will replace your contents at the price it would be to replace today! That \$5,000 TV will be replaced with an equivalent TV in today's prices.

So, if you've recently gotten engaged or married...Congratulations! Contact us today and we'll help you and your significant other decide what's right for you both.



WHAT'S THE MOST DANGEROUS PART OF AN EMPLOYEE'S WORKDAY?

For many businesses, it is the time their employees spend in their vehicles.

In fact, transportation crashes are the number one cause of on-the-job deaths in the country, according to the Department of Labor. The leading causes of accidents are often distractions.

From eating, drinking and reading to using a navigation system, adjusting the radio or talking on a cell phone, these tasks can be enough to cause drivers to lose control of their vehicles or slow their reaction time so they're incapable of responding to roadway emergencies.

Safety experts call distracted driving an epidemic on America's roadways because thousands of people are killed every year. You (and your employees) are at risk anytime you take your eyes off the road, take your hands off the wheel or even when you're lost in thought and your mind wanders off your driving responsibilities.

Your business needs to implement a driver safety program to help reduce the risks faced by your employees and protect your company's bottom line. As a business owner, you're accountable for the cost of injuries that occur on the job. Crashes could cause a loss in productivity, vehicle and property damage, medical expenses and legal and court costs.



WE LOVE OUR PETS...

Did you know...One in four people buy Valentine's Day gifts for their pets, and almost half admit they cuddle with their dog more than their partner.

People are expected to spend **\$1.7 billion** on their furry Valentines this year, according to the National Retail Federation, up 17% .

The NRF notes that more than one in four people (27%) will treat their pets to a Valentine's Day gift this year, which is the highest figure in the history of its survey. The average person has earmarked roughly \$12.21 for their pets' Valentines, on average, which is almost double last year's \$6.94.



5 PET TIPS for a safe Valentine's celebration

XYLITOL

This sugarless sweetener is in many candies and is toxic to pets.

DECORATIONS

Discarded ribbons and wrapping paper can be trouble for pets.

CANDLES

A nice dinner can become a fire hazard when pets & candles mix.

FLOWERS

Certain flowers are deadly to pets. Keep them away.

CHOCOLATES

It is still a common problem. No Chocolate for pets!



2026 Referral Contest

THIS MONTH'S \$100 VISA GIFT CARD WINNER IS:

KATIE MEYERS

In addition to being entered into our monthly Visa Gift Card drawing, each referral wins a \$10.00 Dunkin gift card and \$10.00 donation to St. Jude Children's Hospital in their name!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

- | | | |
|-------------------|------------------|-----------------|
| Brett Vannostrand | Katie Meyers | Melvin Morales |
| Francis Bailey | Tim Rooney | Richard Pacheco |
| Sal Lalicata | Rich Persichilli | |



SNOWMELT PROTECTION

It may not seem like it now...but Spring will be here before we know it! As winter ends and temperatures begin to rise, melting snow and ice leaves your home susceptible to damage. Protect your home ahead of time to minimize your risk.

Use these four tips to help reduce your home's risk of snowmelt damage:

- 1. Clear snow from your home's foundation.** Shovel snow away from your home, including stairwells, window wells, downspouts and doors to help prevent water from seeping in through cracks.
- 2. Maintain your roof and gutters.** Any heavy snow that has accumulated on your roof should be cleared away to avoid water damage. Keep your gutters clear of debris to avoid ice dams—melted snow that refreezes at night, causing gutter clogs.
- 3. Ensure proper drainage.** Make sure your downspout drains away from your home, and keep any street storm sewer drains clear of snow to prevent buildup and freezing.
- 4 Check your sump pump.** Test to see that your sump pump is in good working order in case your home experiences flooding. If you notice any small leaks, take care of them before they become a bigger hazard.



It's Romantic

What better way to say "I love you" than by giving the gift of financial protection to your loved ones?

Sure, getting a life insurance policy might not seem like a romantic gesture, but ensuring that a policy payout will be available to help financially support your beneficiaries if you pass away is a selfless act your partner will appreciate. It shows you care. It shows you can commit. It shows you can think long-term. *(But because we are all about insurance and happy outcomes...maybe include a bouquet of roses with the printout of the policy too, just to be safe!)*

Check Out
OUR



5 STAR Google
Reviews and Ratings



"I am posting this review for my Boss Gary Bonelli of Bonardi Construction in Whitestone, NY. He would like you to know it was a pleasure working with Melissa Bell and she assisted him with all his insurance needs. We would definitely recommend WJ Farmer in the future."...Julia Schmidt

"My family has been with this Agency for many years and have always been extremely satisfied with the service they provide. Staff is always helpful and friendly."
...Donna Wren

"Over the last 13 years I have used Amy and the agency on more than one company and they are outstanding! Highly Recommended!"...Frank Ventimiglia

"Best prices and Customer Service. Would definitely recommend if they cover your State."...Mark Holder

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

FUN

Kids Zone

Can You Spot 8 Differences?



ANSWER:

1. Snowflake missing top left 2. Penguins Form-From missing 3. Snowmans Form-From missing 4. Penguin wing is missing 5. Girl Eye brows snows missing 6. Snowmans button missing 7. Snowmans smile missing 8. Snow on window ledge missing

The Importance of Hard Hats



Hard hats are crucial pieces of personal protective equipment (PPE) while on the job. Wearing this PPE can make all the difference in protecting employees like you from severe head injuries. OSHA generally requires hard hats for employees working in areas where there is a possible danger of head injury from impact, or falling

objects, regardless of whether hazards are immediately visible.

Hard hats protect three main areas of the body: the eyes, neck and head. Here are some key features of a hard hat that can help protect you while you work:

- **Shell**—The most notable feature of a hard hat is its solid, sturdy exterior. This material is tough and difficult to penetrate, making it especially effective against collisions with falling debris or any other materials that could strike you and harm your head on the job.
- **Suspension**—Hard hats have a suspension system to maintain a safe distance between the inside of the hat and your head. This is particularly useful when a forceful collision happens, ensuring the hat itself will not cause harm.
- **Insulation**—Many hard hats include a type of insulation that protects against electrical shock. Depending on the type of job you are working, this insulation may or may not be necessary.

For more information on hard hats within your workplace, talk to your supervisor.



DID YOU KNOW...

There is a Japanese insurance company that offers Valentine's Day insurance!

The policyholder pays a premium to ensure they receive a package of chocolates on Valentine's Day with a personalized message from a Rieko, a beautiful, not-so-secret admirer the company uses as Cupid for the day. The cost of the policy starts at 500 yen, which is equivalent to about \$7.00

While W.J. Farmer Agency doesn't offer insurance to protect you from a broken heart, we can offer you protection about the things you care about the most.