



INSURANCE TODAY

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



Summer Workplace get-togethers

This Summer, whether it is at the work place BBQ, the company baseball game or just a casual get together after a long week at work...Remember... Mixing in alcoholic beverages may increase the risk of someone doing or saying something inappropriate leading to an employment practices claim like harassment or getting into a motor vehicle accident after drinking and being sued!

Prior to the festivities, remind your employees that the party is still a work function—meaning the policies in place, and the consequences of any misconduct, remain. You might even benefit by developing a “work function” policy that details any specific policies you want enforced. Plus, having everything in one place makes it easy to locate and share with your employees when the time comes.

Have fun...but be safe!

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6 STEPS TO TAKE IF YOUR CAR OVERHEATS

In the hot summer months, temperatures inside your vehicle’s engine bay can near 200 degrees. In that type of heat, it’s important to keep your engine cool.

If the needle of your temperature gauge rises or you spot steam coming from under your hood... your car could be overheating.

When your car overheats, it often means something is wrong with one of the cooling system components, which include your fan, radiator, thermostat, water pumps, hoses and coolant.

What to do if Your Car Is Overheating!

- **Turn up the heat.** While you may be tempted to turn on the air conditioning, this is counterintuitive. Turning your heat on full blast can actually help disperse the heat coming from your engine.
- **Find a safe place to pull over.** Driving your car when it’s overheating can cause serious – and sometimes permanent – damage to your engine, so it’s best to stop driving as soon as possible. Pull over from oncoming traffic, then turn off the engine.
- **Open your hood (or call for help).** After parking your car, and only when it is safe to do so, open your hood to let excess heat escape – then, stay back to let things cool down. Be extremely careful and remember that a hot engine can spew boiling

coolant or steam under high pressure without warning. If you’re not comfortable opening the hood yourself then call for help. Remember...Never touch a hot engine with your bare hands!

• **Look for leaks.** You may not be a mechanic, but some cooling system issues aren’t difficult to identify. Look at your radiator and hoses to see if you can find leaking coolant.

• **Fill your coolant.** If you can’t find a leak, you may be low on coolant. To check your coolant level, you’ll need to remove your radiator cap – but only after your engine has cooled off. Once your engine is cool, use a towel to slowly remove the cap. Your coolant should reach the top of the radiator. If it doesn’t, top it off. And be sure to check the plastic coolant expansion tank, if your car has one. Most cars use a 50/50 mix of water and antifreeze, but you can add cool water as a temporary fix.

• **Know when to call a mechanic.** If your car was low on coolant, you can start it back up after topping it off. Keep a close eye on your temperature gauge to ensure that it is in a safe range. If you found a coolant leak, or your coolant was full, you may have a more complex cooling system issue and it’s time to call your mechanic.

Your auto insurance may not be able to help with overheating...but it will give you peace of mind and let you enjoy your Summer road trip.



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READY FOR SUMMER...



SUMMER SAFETY... BITES & STINGS

- Teach your child to never surprise, scare or approach a dog they don't know.
- Check eaves and under decks for bee or wasp nests. Teach children not to touch or throw things at nests.
- Avoid using insect repellent on babies younger than 2 months.
- Use repellent that contains no more than 30% DEET.
- Do not spray bug repellent on your child's face. Instead, spray a little in your hand and rub it on their face. Be careful to avoid their eyes and mouth.
- Avoid dressing your child in brightly-colored and floral print clothing.
- Avoid using scented soaps, perfumes and hair products.



Before You Go

Are YOU heading out on a car trip this Summer? Here are 2 tips to get you there and back safely...

Before you go...Get Your Car Serviced!

Regular maintenance such as tune-ups, oil changes, battery checks, and tire rotations go a long way toward preventing breakdowns. If your vehicle has been serviced according to the manufacturer's recommendations, it should be in good condition to travel.

Plan Your Travel and Route

Before heading out, make sure to check the weather, road conditions, and traffic, and allow plenty of time to get to your destination safely. And always familiarize yourself with directions before you go, even if you use a GPS system. Carry a printed map just in case you lose connection on your GPS or cell phone. Let others know your route and an anticipated arrival time.



Enjoy your Summer Picnics

Summer is the time to get outside and enjoy the warm weather. For many people, this season is also an opportunity to have an outdoor picnic or barbecue. However, eating outside in warm weather also brings the risk of foodborne illness. In fact, **1 in 8 Americans get sick each year from foodborne pathogens**. That being said, use these food safety tips for your next outdoor gathering this summer:

- **Clean your hands.** Wash your hands before and after handling raw meat, poultry or seafood. Also, wash them before serving or eating food.
- **Keep cold food chilled.** Pack well-insulated coolers with lots of ice or ice packs to keep food chilled and safe to eat. Consider packing meat, poultry and seafood frozen so they stay colder longer.
- **Watch the temperature.** Don't let perishable food sit out for more than two hours. If it is warmer than 89 F outside, don't let food sit out for longer than an hour.

- **Separate your coolers.** Keep beverages; perishable meat, poultry or seafood; and fruits and vegetables in separate coolers. This prevents cross-contamination and keeps perishables cooler longer.
- **Use multiple plates and utensils.** Do not use the same plates and utensils for both raw and cooked meat, poultry or seafood. Bacteria can easily spread to cooked food. Use clean platters, plates and utensils for all serving and eating purposes.
- **Stay germ-free.** Use water, soap and paper towels to wash your hands at your picnic, if available. Otherwise, bring plenty of disposable wipes and hand sanitizer to stay clean and germ-free.

Spending your summer outdoors with good food and friends is exactly how you want to remember these cherished times. You can help make your next gathering memorable and safe with these guidelines.



PROTECT YOUR PET

Loud, crowded fireworks displays are no fun for pets, who can become frightened or disoriented by the sound. Please resist the urge to take them to Independence Day festivities, and opt instead to keep them safe from the noise in a quiet, sheltered and escape-proof area at home. **More pets go missing during the July 4th weekend than any other time of the year!**



2026 Referral Contest

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

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.

Bret Barden
Tyler Humphries
George Wu

Gary Bonelli
Terrance A Davies
(TAD Auto Sales)

Anthony Liguori
James Murphy
Issac Franks



THE AVERAGE SPENT ON...

TAKE-OUT FOOD: \$75/MONTH

LIFE INSURANCE \$30/MONTH

LIFE INSURANCE...CHEAPER THAN YOU THINK AND BETTER FOR YOU!



SUMMER HEAT

Summer heat can be more than uncomfortable—it can be a threat to your health, especially for older adults and children. Whatever your age, don't let the summer heat get the best of you.

There are two types of heat illness to keep an eye out for this summer:

- **Heat exhaustion**—Heat exhaustion occurs when a person cannot sweat enough to cool the body, usually the result of not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.
- **Heatstroke**—Heatstroke is the result of untreated heat exhaustion and is a serious medical emergency that must be treated quickly by a professional.

To prevent heat illness this summer, make sure to drink plenty of water, wear lightweight and light-colored clothing and eat light, refreshing foods.

Try to stay inside as much as possible, doing chores early or late in the day. By keeping these tips in mind, you're on your way to beating the heat.



SAVING ENERGY

Tips for Summer

Close the curtains during the day

During winter mornings, blinds, drapes and curtains should be open, so you can get additional heat. In late spring or summer, however, you should do the opposite.

Shades and blackout curtains cut the number of UV rays that enter your home, which will make it cooler, more efficient and less need to run the air conditioner.

According to Networx, such a strategy could **reduce the heat that comes from your windows by as much as 24 percent.**

Check Out
OUR



5 STAR Google
Reviews and Ratings



"I feel assured that I am getting the best insurance coverage at a very reasonable price. Thank you." ...Donald Harvey

"Great price, So professional and courteous throughout this process.." ...James Murphey

"Amy Cerar was professional, responsive, courteous and went above and beyond to get the best rates without sacrificing coverage. Highly recommend A+++++++" ...Anthony Curcio

"Vicki Schornstheimer Is very professional, responsive and kind. She made it easy to work with her. Thanks!" ...Helene Fremder

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



HIRING A CONTRACTOR

Summer is renovation season and hiring the right contractor can be tough. Whether you're looking for someone to do a small repair, a big renovation or to help clean up after a storm that's caused damage, it's important to make sure you've hired someone you can trust to do the job.

Once you've selected a contractor, be sure to ask for proper documentation as you move closer to signing off on the job.

PAPERWORK TO SEE FROM **YOUR** CONTRACTOR

- 1. A copy of their contractor's license.** Licensing and certification requirements vary by state. Check with your local State Consumer Protection Office to view your area's licensing laws to ensure your contractor is verified and up to date.
- 2. Certificate of insurance.** Ask for both general liability, property damage and workers' compensation coverage and make sure they are up to date.
- 3. A written warranty.** You'll want a warranty for the work they do, the materials they use and those who work for them.
- 4. A list of references.** Have they done a project similar to what you are looking to have done?
- 5. A detailed quote.** The quote should outline all material used and labor that is expected to be done.
- 6. The contract.** Detailed within the contract should be the cost, work to be done, time schedules, guarantees, payment schedules, building permits and other expectations. (Keep this contract for future reference or if any questions arise after the job is complete).
- 7. A receipt.** Make sure to get a receipt that is marked "paid in full" when a job is completed and you make the final payment.
- 8. Discuss the need for a lien waiver.** This assures you that your general contractor is paying any subcontractors or suppliers they are working with, so you aren't liable for additional costs down the road.

Remember: If your renovation project adds value to your home, you'll also want to make sure your homeowners insurance policy is updated to reflect the right amount of coverage.

Kid's Corner

Can YOU Spot 10 Differences?



Illustration from Vecteezy.com

ANSWER:

1. Butterfily is missing
2. Girls have no shadows
3. Flower color has changed
4. Boy missing eyebrows
5. Extra cloud in sky
6. Hair braid missing
7. Girl on left has purple shoes
8. Girl on right has a pink collar
9. Rainbow colors have changed
10. Boy has no nose.