

INSURANCE TODAY

MARCH 2026

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



PET FIRST AID KIT

Basic Medical Supplies

- Roll of gauze (can be used to make a muzzle if needed)
- Sterile gauze pads • Bandage rolls, such as Vet rap
- First aid tape • Lubricant
- Cotton balls and swabs • Styptic powder or pencil
- A Toy - a product that discourages dogs from licking where the product is applied • Nutritional supplements.

Additional First Aid Tips

- Don't give your pet human medication unless advised to do so by your veterinarian.
- Don't give your dog medication that's meant for cats, or vice versa.
- Always take precautions when handling an injured pet. Even the most gentle pet may bite if it is hurt or scared.
- Know how to use the items in your first aid kit. Pet first aid courses can provide instruction. When possible, consult your vet first, particularly before administering medication.
- Periodically check the expiration dates on medications and replace them as necessary.

What's inside:

- Home Vegetation ...page 2
- Squirrels!!! ..page 3
- Spring Cleaning ...page 4

Are YOU Our Newest Winner? ...page 3



WHAT IS NO-FAULT INSURANCE?

You've might have heard of no-fault insurance. But do you really know what it means and how it impacts your auto coverage?

No-fault insurance applies to the Personal Injury Protection (PIP) part of your auto insurance policy, also known in some places as Medical Payments or First Party Benefits Coverage. PIP covers your medical expenses if you are in an auto accident. In some states, it can also reimburse you for lost wages and other related costs.

In a state with no-fault insurance laws, you file a claim for covered expenses with your own auto insurance company—regardless of who caused the accident. Along with collecting from your own insurer, no-fault insurance often restricts your ability to file a lawsuit.

Which states have no-fault insurance?

There are currently 12 states with no-fault insurance:

Florida, Hawaii, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, New Jersey, New York, Pennsylvania, North Dakota, and Utah.

Why do some states have no-fault insurance?

The idea behind no-fault insurance is to reduce

expensive, time-consuming lawsuits (especially for minor injuries) and to ensure the prompt payment of medical claims.

If everyone can collect from their own insurer and lawsuits are limited to serious injuries, there are generally fewer court cases and quicker resolutions.

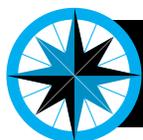
Do I still need uninsured or underinsured motorist coverage?

Yes—it's strongly recommended. Even in no-fault states, uninsured and underinsured motorist coverage is important because:

- About 1 in 7 drivers lack insurance.
- Many drivers carry only minimal liability coverage.
- No-fault benefits may not fully cover lost wages or pain and suffering.
- Your health insurance may have high deductibles or coverage limits.
- Suing an uninsured driver can be costly and stressful.

Having this extra layer of coverage helps protect you financially and gives you peace of mind.

No-fault insurance can be complex, but we can help you understand your options and ensure you're properly covered...Give us a call today.



W.J. FARMER
INSURANCE AGENCY, LLC

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

Need to File a Claim?
Call us Directly:
607-796-0551





HOW LONG CAN YOU STAY ON YOUR PARENTS' CAR INSURANCE?

There are the exciting parts to growing up: buying your first car, furnishing an apartment to your specific style and that moment when the waitstaff doesn't card you. Then there's the not-so-exciting part: the realization of how expensive the world is once your parents stop footing the bill. You may be able to be on your parents' phone plan as long as they'll have you, but when it comes to other "adult" expenses, like insurance, you're probably wondering how long you have before you get kicked off.

Can a 26-Year-Old be on Their Parents' Car Insurance?

The good news (at least for you) is that unlike health insurance, there isn't an age limit that prevents someone from staying on mom or dad's insurance. However, when you permanently move out and change your address or you purchase your own vehicle, you'll need your own insurance policy.

Do I Need My Own Insurance Policy When I Go to College?

If you're bringing your car to campus, whether it's a few hours or states away from home, you can remain on your parents' auto policy so long as you aren't permanently moving to your college town.

Can I Stay on My Parents' Car Insurance if I Move Out?

Short answer: no. If you're moving into an apartment or buying your own home, and have your own vehicle, you'll need to have a new policy under your name. The plus side? You can bundle that auto policy with your home or renters insurance for extra savings.

What if I'm Living at Home?

There's no shame in saving some dough and living with your parents, and an additional bonus is you can stay on their auto policy.

Is it Cheaper to Stay on Your Parents' Insurance Policy?

There are a lot of factors that go into determining your auto insurance rates, like your car's safety rating, your individual driving history and your age.

If it IS finally time to move out and you need to get your own auto insurance...give us a call and get your free quote.



VEGETATION AND YOUR HOME.

Trees, bushes, shrubs and other vegetation can add character to the outside of a building and even offer protection against the elements. However, if left unattended, vegetation can also cause severe damage.

• **Trees and bushes**—Damage can occur if trees and bushes grow too close to a building. Since trees and bushes are combustible, having them too close to a structure may be a fire hazard. Unmaintained overgrowth of various parts of trees and bushes also creates a variety of issues:

- Wind, snow and ice accumulation can cause branches to come into contact with walls and roofs, leading to exterior damage. Older, dead or otherwise damaged tree branches can fall onto the roof or passersby below. Leaf and broken branch buildup can also lead to clogged gutters, potentially resulting in ice dams or water penetration into the building.

- Branches can grow into a building, causing long-term damage to the siding and knocking shingles off the roofing.
- Roots—Root systems can infiltrate cracks in the walls, foundations, sidewalks and below-ground drains. Extensive root systems can extend beneath a building, causing foundation uplift. Roots can also leech water from beneath the foundation, resulting in the structure settling and sinking unevenly in the soil.

• **Pests**—Uncontrolled vegetation may harbour more pests, resulting in insects and rodents gaining access to the building.

Prevention

- Always keep trees and bushes well trimmed and remove, or relocate, any that are causing a problem.
- Keep gutters cleaned of all debris.
- Safely discard dead vegetation and leaves to prevent excess moisture build-up, which can attract bugs and rodents.

FLOODING DUE TO SURFACE WATER



Use these prevention tips to avoid flooding in your home this Spring:

- Make sure that the ground area within three metres of your home slopes away from your home's foundation.
- Extend downspouts at least three metres from your home.
- Direct water flow from downspouts away from your home, being careful not to discharge the water too close to adjacent property.
- Preventive landscaping can also help reduce the chance of a mudslide or flooding.
- Clean the gutters and drainage downspouts attached to your roof at least

twice a year.

- Have your roof carefully inspected at least once a year by a knowledgeable professional.
- If your house or commercial lot is at risk of flooding from a higher neighbouring property, consider building a solid wall on the water-vulnerable boundaries of your property.
- Be vigilant for warning signs of an impending water flood problem.

Safety First

Plan ahead! If flooding occurs, be familiar with how to shut off electricity, gas and water at main switches and valves. Knowing how to do this ahead of time will help you to react quickly and minimize potential damages.

Also...being correctly insured is the best way to quickly recover from a watery disaster!!!

Call us today to review YOUR insurance coverage.



2026 Referral Contest

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

BRETT VANNOSTRAND

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.

Kevin Hastings
Brett VanNostrand
Angelo Damici
Kevin Hastings

Gary Bonelli
Thomas McCaffrey
Robert Scalia
Matthew Eaton

Rachel Fivie
Sandra Thelisma
Carl Packard
Mike Elmasry

Don't leave the well-being of your family to **LUCK.**



Life insurance may be their Pot of Gold at the end of the rainbow.



Does Insurance Cover Damage from Squirrels?

When it comes to your coverage, the specifics can get a little hairy. Different types of insurance will – and won't – kick in from squirrel damage, depending on where and how it happens.

Generally speaking, here's how it works:

• **Your car:** If squirrels or other rodents chew through wires or nest in your car, that damage can be covered under the optional comprehensive portion of your auto insurance policy (subject to certain conditions, limitations and exclusions).

• **Your home:** Generally speaking, damage caused directly from squirrels – such as gnawing, scratching, or droppings – isn't covered by your homeowners insurance, since the damage is gradual and often preventable with home maintenance. The cost of pest control services isn't covered, either. However, if a squirrel causes a sudden loss – for example, it chews through a wire that sparks and starts a house fire – your homeowners insurance would generally pay for damage from the fire, since that's a covered peril under most policies (subject to certain conditions, limitations and exclusions).

One of our agents can help you understand what your insurance does (and doesn't) cover..Give us a call today.

Check Out OUR

5 STAR Google Reviews and Ratings

★★★★★

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

"I insure my business and personal through these guys and they've been great for years!" ...Tom Driscoll

"Great price, Great insurance company and very reasonable rates." ...Milford Self Storage

"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

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

Can You Spot 8 Differences?



Illustrations from Vecteezy.com



ANSWER:

1. Missing buckle on hat
2. Missing Shamrock on hat
3. Blue on rainbow
4. Missing eyebrows
5. No stripes on socks
6. Missing 2 coins
7. Shamrock on front of pot
8. Horseshoe upside down

- Q: What is fast, loud and crunchy?**
A rocket chip!
- Q: What did one plate say to the other plate?**
Dinner is on me!
- Q: What do you call a droid that takes the long way around?**
R2 detour.



water or a name brand cleaner, and then check the condition of the seals. Fixing them now will extend their lifespan, improve your energy consumption and save you money on your power bill.

Clear out your eavestroughs and downspouts

Now's a good time to get your eavestroughs ready for spring rainstorms.

Check your roof

Wind, snow, ice and water are all hard on shingles, fascia and the structure of your roof. Take the time to check around for air leakage and water stains on your roof and in your attic. . Remember: Keeping your roof in good shape will help prevent an insurance claim and help you maintain the value of your home.

Fill any cracks in your foundation

Now's a good time to look around your foundation and find any cracks or leaks that need to be filled. This stops air from leaking out of your home, and prevents water and critters from getting in.

BONUS TIP:

Make sure your insurance is up-to-date

Spring is a good time to contact your insurance broker and make sure your insurance is in good shape. We offer coverages to protect your home, yard and family. This includes base insurance policies, as well as important add-ons such as water and sewer damage, service line damage, major appliance failure and more. Call us today.

SPRING MAINTENANCE IS GOOD FOR YOUR INSURANCE

There's something about spring that puts people in a cleaning mood. With higher temperatures and the warmth of the sun on your face, suddenly, it's not such a chore to work in the yard or garage.

Doing a little maintenance on your home and yard is great for your insurance. Keeping your home and yard in good condition may prevent you from having an insurance claim, because it's harder for water and the other challenges mother nature throws at us to cause damage. It will also help maintain the value of your home.

Tips to get you started

Wash your windows and check the seals

This is a great time of year to take care of your windows. Wash them with vinegar and

Is Rent-To-Own Right For Me?

The rent-to-own option might not make sense for every buyer, but it can be a great option depending on your circumstances:

Cash-strapped. If you're keen on home ownership, but you don't have the cash for a traditional down payment, rent-to-own may be the way to go.

With the lower entry cost of an option fee,

rent-to-own may allow you to get into the home you want without waiting to scrape together a 20% down payment.

Poor Credit. People with poor credit can also benefit from rent-to-own arrangements since the qualifications are often less demanding than traditional mortgages.

By locking in a home for the duration of the lease agreement before buying it, rent-to-own allows the buyer to improve their credit score before applying for a mortgage.