



INSURANCE TODAY

MAY 2026

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



SHARING THE ROAD

Every year, millions of motorcyclists head out on the highways to enjoy the open road.

But while the thrill of cruising on two wheels has definite appeal, it also has a potential downside: safety. The truth is, motorcycle riders face much bigger safety risks than drivers of cars and trucks. **In fact, estimates from the federal government show the number of deaths per mile traveled on motorcycles is nearly 29 TIMES the number of deaths in cars.**

Why so high? Some of this risk can be attributed to the lack of protection motorcycles provide, especially when compared to an enclosed vehicle. But it's also clear that other drivers play a role, too.

According to the Motorcycle Safety Foundation, more than half of all fatal motorcycle crashes involve another vehicle. **And most of the time, the car or truck driver – not the motorcyclist! – is at fault.** *Share the road and stay safe.*

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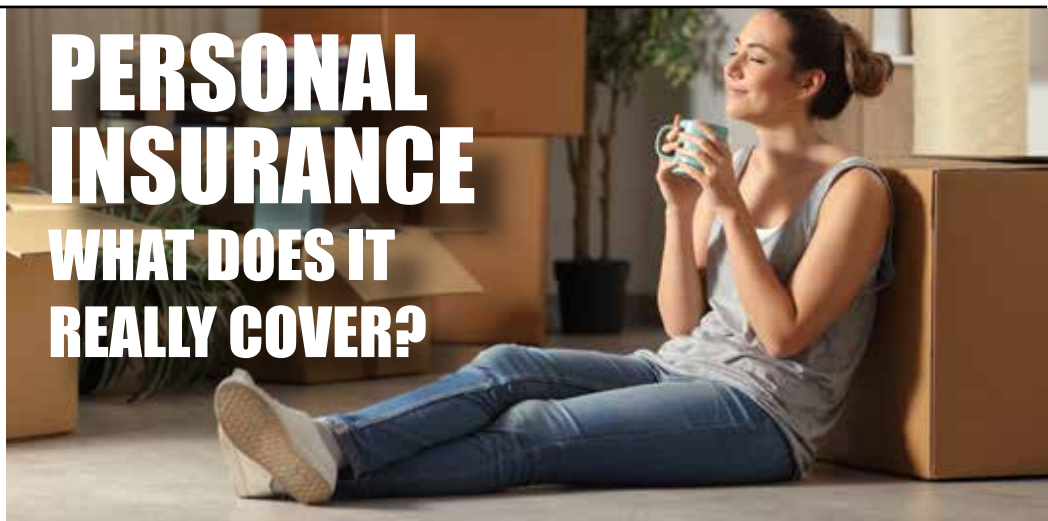
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PERSONAL INSURANCE WHAT DOES IT REALLY COVER?



Personal insurance is a crucial safeguard for individuals and families, covering unexpected events that could otherwise result in financial hardship. However, the specifics of what's covered in personal insurance can be a source of confusion. This short guide will break down the key components of personal insurance, helping you understand how different policies work together and highlighting where additional coverage might be needed.

What Counts as Personal Insurance?

Personal insurance encompasses several types of coverage:

Auto Insurance: Covers vehicles and can include liability, collision, and comprehensive coverage, protecting against accidents, theft, and damages.

Homeowners or Condo Insurance: Protects your home and belongings against fire, theft, and certain natural disasters, while providing liability coverage for accidents that happen on your property.

Renters Insurance: Offers similar protections to homeowners insurance but for those who do not own their living space.

Individual Life Insurance: Provides a financial safety net for your beneficiaries in the event of your passing.

Umbrella Policies: Offers additional liability coverage that extends beyond the limits of existing policies, essential for covering major claims or lawsuits.

What's Usually Covered—And What's Not

Understanding what's covered by your policies is just as important as knowing what's not. Generally, personal insurance policies cover incidents like fire, theft, and liability-related events. However, they often exclude coverage for floods, earthquakes, valuable collections without specific riders, and normal wear and tear. It's essential to read your policy documents carefully or consult with your insurance agent to fill these potential gaps.

Why Your ZIP Code Matters

Insurance rates and coverage options can vary significantly based on where you live. For instance, coverage and premiums in bustling areas like NYC will differ from those in quieter places such as Horseheads or coastal areas like Long Island. This is due to varying risks like crime rates, weather events, or traffic density. Herein lies the advantage of having a local, independent agent who understands regional nuances and can tailor your coverage to reflect these factors.

We Can Help

If you're unsure about what your current insurance policies cover, don't leave it to chance. Let's review your coverage together to ensure that you're adequately protected. Our team is here to help you navigate the details, explain the fine print, and fill any gaps in your coverage. Life happens—make sure you're ready. Let's Chat – Contact us today.



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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. Contact your local zoning department or office to find out what's required for your project. Keep in mind that regulations can vary across the board, and you may even need to submit your design for approval. You also should gain information on local building codes to ensure your structure meets all the necessary requirements.

Call 811. Did you know 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. At your request, the service will mark or flag the locations of any buried utility lines on your property.

Give your insurance agent a heads up.

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



CHOOSING A LANDSCAPER FOR YOUR BUSINESS?

If you own a commercial property, then landscaping is a part of doing business – whether it is for curb appeal or safety. Here's how you can find the landscaper match for your business.

Know your needs. Before you contact a landscape contractor, have an understanding of the services you want. Some commercial landscapers may only provide lawn care, while

others can provide everything listed above. Clearly articulate what you want – and what you don't – when getting a quote.

Check credentials. In the landscaping industry, there are a number of qualifications, certifications and licenses that may be required – especially if pesticides or herbicides are being used. Ask about your landscaper's certifications and make sure they're appropriately licensed and insured. You may also want to ask for contact information from a few other business clients so you can check references.

Get multiple quotes. It never hurts to get competitive quotes from two or three companies before settling on a landscaper for your property. Commercial landscaping costs often can be more varied than residential, so securing several quotes can help you weed out unreasonable estimates.

Choose the best value. After receiving quotes, select the landscaper you feel will provide the best value. And keep in mind, that doesn't always mean choosing the company with the lowest quote. A low-cost landscaper may also bring less experience or resources to the table. Reliability and a proven track record in the commercial landscaping arena should weigh heavily in your decision-making.

Get it in writing. Never agree to a landscaping service without a signed contract that outlines timelines, frequency, costs, services and expectations. This will ensure both you and the landscaper are on the same page and provide documentation should services not meet your expectations.



Here are some celebrations this month...

Cinco de Mayo: May 5 (Tuesday) -

Mother's Day: May 10 (Second Sunday).

Armed Forces Day: May 16 (Third Saturday).

Memorial Day: May 25 (Last Monday - Federal Holiday).



SHOULD I CONSIDER A BUSINESS UMBRELLA POLICY?

As a proud business owner, it's your job to consider the "what-ifs" for your business. Of course, you don't want to think about the worst... but in order to be prepared, it's a necessity. No matter how careful or cautious you and your employees are, accidents do happen – and sometimes they can be serious.

If you experience a catastrophic accident, things can get costly... and fast. That's where a Business Umbrella Policy can help.

Business umbrella liability offers a cushion above and beyond the limits of your commercial general liability, professional liability, business auto liability and employer's liability insurance.

Business umbrella insurance could help you when facing a serious and costly claim, for example:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- A fire starts at your owned location and damages several other buildings in the surrounding area. A suit is filed against your business for the resulting damage.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

A major claim, like those mentioned above, could threaten the very existence of your business. And if a claim is serious enough, it could even have the potential to put your own personal assets — like your home and your retirement account — at risk.



2026 Referral Contest

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

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.

Chris Vilcheck
Liam Bradley
Carl Packard
Bob Kissh

Billy Hill
Gary Bonelli
Brianna Ponzini
John Kelly

Robert Siegelbaum
Gregory Smith



How To Protect Yourself During High Winds?

- **Get indoors.** During a windstorm, the safest place to be is inside your home. High winds turn outdoor objects into flying projectiles and can topple trees and power lines. Once indoors, avoid the temptation to watch the storm. Stay away from windows to prevent being injured by broken glass.
- **Take shelter.** If you're unable to get indoors, you should try to find someplace to take cover. If possible, try standing beside a building that can help block the gusts, or find a railing you can hold onto.
- **Pull over.** If you're driving in high winds, reduce your speed and keep both hands on the wheel. Watch out for flying debris and avoid driving beside cars in adjacent lanes as the wind could blow them into your path. If the wind is making driving difficult or if you feel unsafe, pull off the road and wait for the storm to pass. Just be sure to keep your hazard lights on and park away from trees or other objects that could fall on your vehicle.

How To Protect Your Home!

- **Trim your trees.** Remove any dead trees and trim branches away from your home and power lines.
- **Secure shutters and gutters.** Any loose items secured to your home could be ripped off by a strong gust of wind. If you know of any parts of your home that have come loose, repair them before the storm hits.
- **Protect windows and doors.** Storm shutters can be a great investment to protect your windowpanes from being broken. But you can also cover them with half-inch marine plywood, if needed.
- **Store outdoor items.** Patio furniture, trash cans and bicycles can easily be carried away by high winds, so bring them indoors before the storm hits.
- **Check your roof.** In high winds, your roof can take a beating. Check for any loose shingles and consider impact-resistant shingles when installing a new roof.

Check Out
OUR



5 STAR Google
Reviews and Ratings



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

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

"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

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

FUN ZONE

Can You Spot
8 Differences?



ANSWER:

1. Sub's Window missing 2. Starfish Eyes missing 3. Treasure Chest lock missing 4. Mermaids Tail fins missing 5. Mermaids Flower Centre is black 6. Octopus Leg missing 7. Seaweed on Bottom Left missing 8. Bubbles missing

Ha...Ha...That's Funny...



Q: Every time I take my dog to the park, the ducks try to eat him.

— That's what I get for buying a pure bread dog.

Q: Did you hear that laughing too loudly is illegal in Hawaii?

— They only permit a-low-ha.

Q: I hate my job...all I do is crush cans all day. — It's soda pressing.



AFTER WINTER...DETAIL YOUR CAR INTERIOR AT HOME.

As road trip season draws near, now's the perfect time to think about your car's condition.

Even if you wash it regularly, the interior likely has its share of dirt, crumbs and coffee stains, too.

Here are the steps you need to bring back that new car smell:

Clean interior parts. Start by cleaning all the interior parts and panels of your vehicle. For this job, use a microfiber towel and a spray cleaning solution. You can purchase an interior detailer spray, but an ammonia-free glass cleaner works well, too. Pay extra attention to high-touch areas like door handles, armrests and the steering wheel. Use your brushes to get dirt and dust out of small spaces like air vents.

Clean the seats. Next, get to work on your car seats. If your seats are leather, spray them with leather cleaner and wipe them down. If you have cloth seats, use an automotive upholstery cleaner.

Vacuum the carpet. Remove your floor mats and vacuum all the dirt out of your carpets.

Wash your floor mats. If you have rubber all-weather floor mats, remove them from the vehicle and wash them down with

soap and water. Carpet floor mats should be vacuumed and scrubbed with carpet cleaner.

Scrub your carpet. Use carpet cleaner to remove dirt and stains from your car's carpets. For this job, you can use a foaming spray cleaner or a steam carpet scrubber. Don't forget to let the carpet dry before reinstalling your floor mats.

Clean the glass. Finally, use your glass cleaner to wash the inside of all your car's windows. Be sure to get the windshield and rear glass, too.

Apply a deodorizer. To get that new-car smell, spray an automotive deodorizer as a finishing touch.

Enjoy Your Freshly Detailed Ride After putting in a few hours of hard work, now it's time to step back and appreciate the results. Your car looks as good as new, and you can take satisfaction in knowing that you did it all yourself. We understand the pride you take in your car. That's why we've made it our mission to help you protect it...give us a call to review your policy before you head out for Summer adventures.

