INSURANCE TODAY

SEPTEMBER 2026

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

Farm Equipment

With harvest season upon us, here are a few tips when dealing with farm equipment on highways and public roads.

- If you find yourself behind farm machinery, treat it like you would any slow-moving traffic: be patient and pass only when it's safe.
- Farm equipment is often much wider and longer than expected, so make sure you give yourself plenty of time and space to safely pass.
- Farmers are usually only transporting their machinery from one field to another, so they won't be on the roads for a long distance; be patient you won't be behind them for long.
- The operator of the farm equipment may not be able to see you, or be able to signal their intent to turn or slow down, so make sure you give them plenty of room.
- Sometimes during harvest there is alot of dust/ dirt in the air that can cause low visability, be sure to drive with your headlights on and be careful of oncoming trafic when passing.

What's inside:

Are You Our Newest Winner? …page 3

Essential Home Insurance Riders
You Might Be Overlooking...

Many homeowners assume their insurance policy is all-encompassing, but discovering gaps in coverage during a claim can be a costly surprise. These gaps are often filled by optional additions called home insurance riders, endorsements, or floaters, which, though easy to overlook, can be vital in protecting against unforeseen expenses.

Here are a few crucial riders to consider:

1. Flood and Water Damage Insurance
Typical home insurance does not cover flood damage from external sources or water damage not classified as sudden. For those in flood-prone regions, a separate flood policy is essential. It might also be mandatory for those in high-risk zones. However, with the escalation of flooding incidents' severity and scope, broader coverage is required for many. A water-backup rider provides additional protection against sewage or sump-pump backups.

The average cost of flood insurance through FEMA's National Flood Insurance Program (NFIP) is approximately $899 annually, covering up to $250,000 for structures and $100,000 for contents. Some private insurers may offer higher limits or faster payouts, an advantage when rebuilding exceeds NFIP limits. Notably, a significant portion of flood claims comes from outside high-risk zones.

2. Earthquake and Seismic Coverage
To protect against earthquake damage, which isn't included in typical policies, specific coverage is necessary. While it's crucial for those in earthquake-prone areas, even regions not traditionally at risk can experience foundation and structural issues from ground movement. Many insurers offer earthquake coverage, especially in states like California, Washington, and parts of the Midwest.

3. Building Code and Ordinance Upgrade Coverage
If your home needs repairs or reconstruction, it must meet current building codes, which can mean out-of-pocket expenses without the right rider. A building code rider covers these costs, ensuring compliance with modern standards.

4. Scheduled Personal Property
Your policy likely has limits for certain high-value items such as jewelry and collectibles. For significant valuables, a scheduled personal property rider provides protection at appraised values, with "all-risk" coverage for theft, loss, and damage.

5. Home-Based Business Protection
If you conduct business from home, your standard policy might not offer sufficient coverage. A business property rider can protect inventory and equipment, providing essential liability coverage for client visits.

In Conclusion, home insurance riders are not mere extras but essential protections that guard against hefty unexpected costs. If you'd like to explore whether these riders could benefit your situation, feel free to reach out to us any time.

ENJOYING THE FALL SEASON...

Insurance every college student needs!

Here is one more item to add to the college "to-do" list...ensuring your son or daughter has the four most important types of insurance in place before leaving the nest.

- **Health Insurance**

Your child can remain on your health insurance policy until age 26. However, your plan may not have a clinic or hospital near the college campus. Purchasing a student health insurance policy, which covers visits to the campus clinic and the affiliated hospital.

- **Car Insurance**

Your son or daughter may have a vehicle that is covered under your auto insurance policy. Depending on the location of the college, the cost of your insurance may increase or decrease.

- **Renters Insurance**

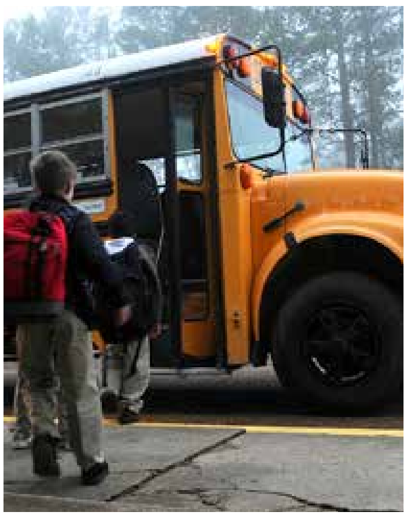
Students move into a dorm or a rented space with their laptop, smartphone, tablet, and other pricey electronics. A renter's insurance policy can cover damage or loss to these valuable items.

- **Personal Liability Insurance**

Your child may be living off-campus in an apartment or shared house. If anyone is injured on the property, your child could be subject to a personal injury claim. A personal insurance policy provides protection for your child, and ultimately, for you.

Protecting a College-Bound Child

Ensuring your child has the right insurance policies in place can help ease your mind to some degree. Our friendly staff can show you the most affordable policies with the best coverage.



BACK TO SCHOOL SAFETY

No matter if you are excited to go back to school or not...it is that time of year.

The kids will be excited to see their friends after the Summer break, but there may be alot of uncertainty. Talk to your child, especially young ones, about any fears that they may have about returning to school.

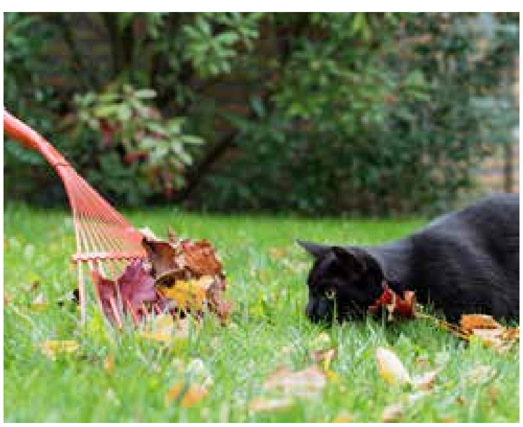
The one thing that has not changed will be Staying Safe while traveling to and from school.

- If your kids are walking from your house, start to plan a route now with your child and actually do a practice walk before school starts.
- Teach your child never to talk to strangers or accept rides or gifts from strangers.
- Teach your kids to obey all traffic signals. And remind them to be extra careful in bad weather.
- When driving your kids, drop them off as close to school as possible. And don't leave until they're in the school yard.
- If your child bikes to school, make sure that they do wear a helmet, a helmet can reduce risk of head injury by up to 85%.
- Teach your children to arrive at the bus stop early, and wait for the bus to come to a complete stop before approaching the street.

HAVE A SAFE AND FUN SCHOOL YEAR EVERYONE.

FALL CHORES

YOU CAN'T AFFORD TO IGNORE...



Early fall is the right time to get your yard and house in order because come winter, small problems can turn into EXPENSIVE NIGHTMARES.

Here are a few outdoor chores that will have an immediate payoff...

Check the Roof

Once the winter freeze-thaw cycle kicks in, a tiny leak in your roof can turn into a crevasse—and a $10,000-plus repair job. So get out and clean those clogged gutters and dribbling taps before the weather turns colder.

Get Some Leaf Relief

Fallen leaves can kill grass when they're matted down by snow. Leaf piles can also attract rodents. But, using leaf bags means work, and waste if they go into a landfill.

What to do: Make use of your lawn mower's mulching mode. Ground-up leaves nourish the soil, which saves you money down the line and you'll save the cost of leaf bags.

Clear Gutters

Gutters stuffed with leaves, pine needles, and other debris can let water spill over the side, pool around your home's foundation, and seep inside. Water that freezes in gutters can force snow and ice into roof shingles, causing damage and leaks.

What to do: Consider a gutter-guard system to keep debris out. Make sure that gutter drains extend 5 feet from the house and that soil slopes away from the foundation 1 inch per foot for 6 feet or more.

Close Your Hoses

Don't want an expensive mess in your home?

What to do: Shut off inside valves that control water flow to hose spigots. Then briefly open the spigots to drain any leftover water in pipes and hoses. Also drain water from supply lines for water sprinklers and pools, and shut off inside valves that control them. And help prevent freezing by insulating pipes in unheated areas.

Save thousands of dollars in plumbing repairs and water damage, especially if pipes burst and cause a flood while you're away.

Plug the Leaks

The swiftest savings come from sealing air leaks in your home's walls, windows, and especially its ductwork.

What to do: You can use a combination of caulk, foam board, expandable sealant, and weather stripping to plug leaks around windows, doors, electrical outlets, and other openings.

Plugging leaks could lower your annual heating and cooling bills easily by $400.

Fall is also a great time to review your Home Insurance so that you will be ready for anything Winter throws at you!!! Give us a call today.

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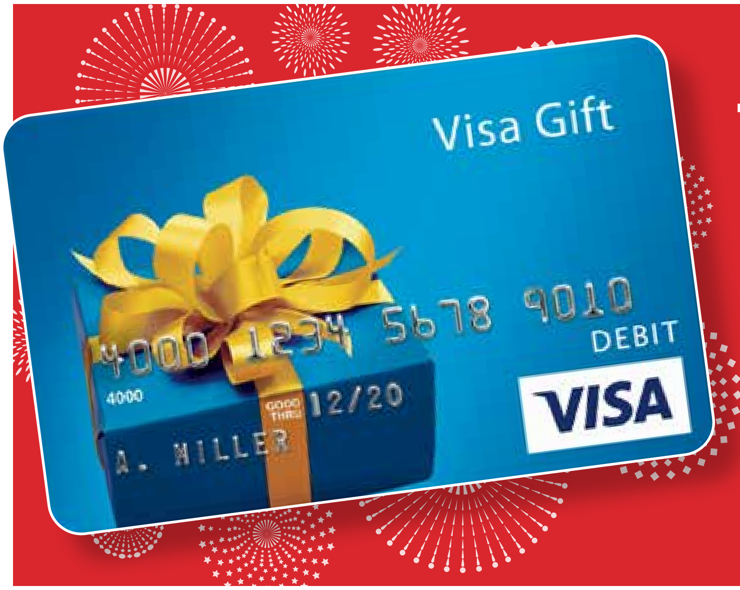
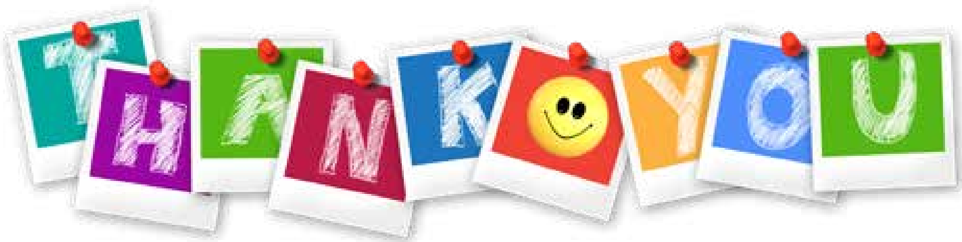


2026 Referral Contest

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

BRIAN BRIGHAM

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!

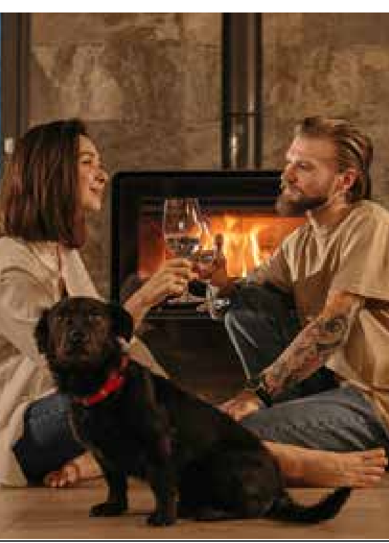


We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

Amato & Sons Carting
Michael Lambert
Taryn E Dalton
Brian Brigham
Kenisha Watson
David Austin

TIME TO CHANGE YOUR BATTERIES

Smoke detectors are one of the most important safety devices you can install in your home. It's absolutely vital to test them regularly to ensure that they will work during a fire and replacing smoke detector batteries is critical to their usefulness and to keep your home and family safe.



Time to get the Chimney Cleaned?

In order for the wood stove or fireplace to function properly, your chimney must be cleaned regularly. The soot, produced by burning wood, settles on the inner surface of the chimney which leads to a narrowing of its opening.

As a result, because of a thick soot layer, there is insufficient heating of the chimney walls and the draft is reduced and becomes insufficient. Due to this, carbon monoxide and smoke get inside the room and there is a risk of fire, as soot begins to burn in the chimney, and the pipe spits out sparks on the roof.

The combustion of soot in the chimney can also cause mechanical damage to its walls.

Even if the fireplace or stove has not been used for a long time and there is no soot in a chimney, there is a possibility that objects like spider webs, leaves, garbage, feathers, and bird nest twigs, have got into the chimney. Therefore, it is necessary to carry out a visual inspection and cleaning.

When is the Best Time to Clean my Chimney?

Ideally, before the start of the burning season during the early fall is a great time to get your chimney inspected and cleaned. Before you think about building a fire or starting up your furnace because the weather has changed, It is time to call your chimney sweep.

Check Out OUR 5 STAR Google Reviews and Ratings

★★★★★

"Exceptional service from start to finish! The entire team (especially Amy, and Melissa) is knowledgeable, responsive, and truly understands the unique insurance needs of commercial businesses. They took the time to review our operations, explain coverage options and ensure we had the right protection in place at a competitive price. I greatly appreciate the responsiveness, and commitment to customer service. We highly recommend W.J. Farmer Agency to any business, or friend looking for a trusted and reliable insurance partner." ...Gary B.

"WJ Farmer have provided my business with all its insurance needs for nearly 15 years. They are always prompt and professional in all matters and their prices are beyond reasonable. Special mention to Melissa Bell who provides great customer service and is an absolute pleasure to deal with." ...TJ H

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

Closing up the cabin!

It is sad to say, But...Summer is nearly over, and for many of us, it's almost time to close up the cottage and say "goodbye" until next spring. Check these steps off your list as you prepare to leave your home-away-from-home for the season:

1. Inspect your septic tank. If your cottage has a septic system, be sure to follow the manufacturer's service recommendations and timelines. If your system is due for an inspection, call in a professional to make sure it's functioning properly before you close up to avoid any surprises in the spring.
2. Keep the sump pump pumping. If your cottage has a sump pump, make sure it stays in good working order all winter long, or you could experience flooding when the snow starts to melt.
3. Drain your pipes. Turn off your water supply and drain your pipes and all water containers to prevent them from freezing (and possibly bursting).
4. Clean your gutters. Clogged gutters can cause water to back up under your shingles, leading to a leaky roof. Once all of the leaves have fallen off the nearby trees, clean out your gutters so rain and melting snow can flow free.
5. Inspect your roof. Snow buildup over the winter can cause roofs to leak or even cave in, so replace broken or missing shingles before winter sets in.
6. Keep pesky pests outdoors. Check for any openings, small animals may be able to squeeze through to make their way into your cottage. If you have a chimney, use a chimney cap or cover to stop unwanted visitors from getting in.
7. Unplug major appliances. While it might not be a good idea to turn off your entire power supply (this could cause your sump pump, exterior lighting, and alarm system to stop working), unplugging larger appliances or turning off the power to these appliances can help prevent electrical fires and other issues.
8. Turn the heating down (or off). If your cottage has a furnace, consider setting the thermostat to around 10°C to prevent frost build-up, or turn it off entirely to save energy — but only if you've properly prepared your pipes to prevent freezing. Be sure to turn the gas off and the power off to space heaters.
9. Get rid of fire hazards. Pack up and remove loose paper products, old rags, chemicals, and other items that could easily catch or spread fire.
10. Clean out the fridge and cupboards. Food can attract insects and animals. When you're ready to call it a season, pack up all food (even dry and canned goods) and take it home with you.

Before you head home, make sure you talk to your broker, as your insurance company may require you to take other precautions, such as checking in on your property at certain time intervals or installing a monitored alarm system.

Kid's Corner

Can You Spot 10 Differences?

Images from Vecteezy.com

ANSWER: 1. Hay Fork Missing 2. Tractor Hood Vent Missing 3. Scarecrow is Sad 4. Tractor Missing Steering Wheel 5. Windmill Missing Supports 6. Window Frame Has Changed 7. Missing Eyebrows 8. Hay Bales Smaller 9. Leaves Missing From Tree 10. More Hay Sticking Out of Scarecrow

That's Funny

Q: Why did the student eat his homework?
Because the teacher told him it was a piece of cake!

Q: What is fast, loud and crunchy?
A rocket chip!

Q: What kind of tree fits in your hand?
A palm tree!

Q: What do you call a ghost's true love?
His ghoul-friend.

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