



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Cold Weather Driving

Stay Safe on the Roads This Winter

DURING THE winter months, driving conditions can become hazardous as the weather becomes less predictable.

In extreme conditions, it is better to stay off the roads altogether; however, this is not always possible. There are several essential steps you can take to lessen your risk.

Know your own vehicle

You need to be aware of what conditions your car can safely handle. You may have anti-lock brakes, all-wheel drive and all-weather tires, and while all of these features are valuable, don't be fooled into thinking your vehicle is accident-proof in bad weather.

Becoming too confident in your vehicle's ability to respond to wintry road conditions is a sure-fire way to find yourself in a dangerous situation.

Check tire pressure monthly

Keep your car's tires inflated according to the manufacturer's recommendations for best performance on icy roads.

Changes in temperature can have an effect on your tire's pressure per square inch, making pressure checks mandatory

during the winter months. Extra benefits of proper tire inflation are better gas mileage and longer tire life.

Perform battery check-ups

Cold days can slow down the chemical reaction in your vehicle's battery, which in turn, decreases power output.

Make sure that your car's battery is fully charged before any longer trips.

Stay mentally engaged

Stay focused when driving in hazardous conditions. Keep your eyes on the road ahead so you can anticipate hazards.

Exercise extra caution on bridges, overpasses and heavily shaded areas. Put your phone away, and focus fully on the task at hand.

Proceed with caution

Intersections can become deceptively treacherous during the winter months. Snow tends to become packed in these areas, and can develop a slick, icy surface.

To compensate, approach intersections slowly and begin braking sooner than you would in normal driving conditions.

Plan ahead

Plan travel times during the daylight hours, and wear sunglasses with UV protection to protect yourself from ice and snow glare.

Take the most direct route to your destination, and allow extra travel time so that you are not tempted to drive fast in unfavorable conditions.

Stock your vehicle

Put a blanket, snacks and water in the trunk of your car to tide you over if you become stranded.

Keep emergency flares and a flashlight on hand as well. ❖

WELCOME!

Welcome to the Winter 2019 edition of the Levin Insurance Agency newsletter!

We hope everyone has enjoyed the holiday season and stays safe and warm this winter! Spring will be here before we know it!

Thank you again for your business.



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If you have any questions regarding any of these articles or have a coverage question, please contact us at:

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*LEVIN INSURANCE AGENCY
Wishes You a Happy New Year*





Property Protection

Getting Your House Ready for Winter

WITH WINTER upon us it's time to pull out the heavy clothes and brave the falling temperatures. And it's time to perform a check of your home to ensure it can withstand the rigors of the winter.

Start with a top-down approach by taking a good look at your roof. Inspect it for cracked or missing shingles, worn patches on shingles, missing or damaged flashing, and any other conditions that might permit water to leak through. If your shingles look haggard, try bending the corner of one – if it breaks, it is time for a new roof.

Your gutters are another part of your anti-leak prevention system so they should also be carefully inspected. Remove all leaves and other debris to allow water to flow freely.

If the gutters remain clogged, they will fill with rainwater or melting snow and can easily overflow, which can cause basement flooding and water damage to siding, windows and doors. The added weight may also pull the gutters down from the eaves.

Next, check the siding for cracks, damage and separations between the individual siding boards. Seal any empty spots with a clear caulking compound, or buy caulking that can be painted if you want to make sure repairs match the original siding.

With looming escalating home heating costs, the condition of your weather stripping is another consideration. Good weather stripping prevents cold air from coming inside. If it's damaged, it needs to be replaced.

Your furnace can be your best friend or your biggest enemy, depending on whether or not you have it serviced before the winter season really kicks in.

Servicing usually involves having your heating contractor clean or replace the filter, brush and vacuum the blower blades, repair any leaks around the air ducts and vacuum the chimney.

To keep storm doors working properly, oil hinges and latches. Be sure the door closer is working properly and the closing speed of a pneumatic closer is correct.

If you have a storm door with interchangeable glass and screen panels, don't forget to remove the screens and put in the glass panels.

As important as your pre-season check is, it is not enough to keep your house protected during the winter months. Heavy rain and snow can wreak havoc on your home if you don't exercise some caution when it comes to maintaining proper drainage.

Protecting your home

- Watch for snow accumulation on the downwind side of a higher-level roof where blowing snow can collect. This could cause the roof to collapse. Remove snow from window wells and all walls.
- Clear debris from basement drains.
- Make sure gutters are clean and stable. In addition to ensuring proper drainage, it lessens the chance they will become flying debris in high winds.
- Ensure downspouts are sloping away from the house and carrying water at least five feet away from foundation walls.
- Examine window and door flashing, seals or weather stripping. If sealants around those openings are no longer pliable and continuous, reseal and caulk them.

Source: The Institute for Business & Home Safety

Keep your attic well ventilated this winter in order to maintain a temperature close to that of the outdoors.

This minimizes the risk of ice dams. A warm attic melts snow on the roof, causing water to run down and refreeze at the roof's edge where it's cooler. If ice builds up and blocks water from draining, water is forced under the roof and into your attic or down the inside walls of your house.

Remember that taking good care of your home and performing maintenance checks and repairs not only covers you from the dangers brought about by the winter season.

It also protects you from additional, and possibly bigger expenses.

To know more about how a homeowner's insurance can help protect you, your family and your home, call us. ❖

This newsletter is not intended to provide legal advice, but rather perspective on recent regulatory issues, trends and standards affecting insurance as well as instructional articles on protection and managing personal risk. Please consult your agent for further information on the topics covered herein. Copyright 2019.



Annual Insurance Review Is Critical

MANY PEOPLE do not realize that protecting themselves with insurance isn't a once and done event. The policy you purchased if you had sparse furnishings after buying your home is no longer going to fit once you've outfitted your home with nice furniture and appliances.

Does this mean that you have to immediately call your insurance agent every time you buy a new piece of furniture? Not necessarily. While more significant changes should be reported immediately (such as getting married or getting a new car), you can report upgrades to your home entertainment system or your car's sound system during your annual insurance review.

It's our job to reach out to you to make sure you're keeping up with these changes so you don't have coverage gaps. But, it's equally important for you to reach out to us to make sure you are covered.

Jot down any changes that have occurred over the last year, even if you're not sure whether they are significant enough to mention. Doing so will ensure that all of your insurance policies are best suited to your current life situation.

The aforementioned items are just a few examples of life changes that are often picked up during an annual review. But, they are far from the only changes that can affect your coverage, so be thorough when documenting and reporting items to your agent.

How changes spur coverage needs

A couple has just had their first child and they decide that it's time to purchase life insurance to provide for the child if something ever happens to them.

This couple is doing the responsible thing. They understand the importance of buying life insurance when starting a family.

But what about five years later when their second child is born? Having child number two doesn't necessarily flip on the proverbial switch like the first time, shining that bright light on the right decision.

If the couple gets a life insurance policy when their first child is born, and four children later, mom and dad are seriously injured and incapacitated, only the first child gets the money.

Beneficiary issues create havoc, legal battles and misdirected money on a daily basis.

Sometimes it's to the tune of thousands of dollars and, other times it's in the millions.

Protect yourself, your family and your personal belongings by making sure that each of your insurance policies gets an annual check-up.

You'll rest much better once you do. ❖

**CALL US to schedule your
annual review: 248.531.8300**

POLICY REVIEW TRIGGERS

If you answer 'yes' to any of the following you should review your coverage:

- Have I gotten married or divorced?
- Have I had a new baby, or adopted a child?
- Is anyone in my house a new driver?
- Is anyone living with me who wasn't before? Will they ever be driving any of my vehicles?
- Do I have a personal umbrella policy? Do I need one?
- Have I purchased any new properties?
- Have I started a home business?
- Have I purchased new furniture, electronics, or fine jewelry?



How to Stay Safe From Cyber Attacks

THE DEPARTMENT of Homeland Security works constantly to battle cyber threats. The agency's National Cybersecurity and Communications Integration Center is open every day of the week and all year.

It combines intelligence from law enforcement and the private sector as well as from federal, state and local government agencies. The center recommends the following:

Protecting against the onslaught

- Avoid clicking links in e-mail whether the mail is from a legitimate sender or not. Verify that the link is legitimate before clicking.
- Run a scan on attachments instead of opening them immediately or automatically.
- Avoid giving out personal information online or over the phone to unverified entities.
- Use strong passwords, and use different passwords for each online account.
- Keep anti-virus programs, browsers and other programs updated.
- Contact a company directly to verify the authenticity of an unsolicited offer.
- Make sure that any sites you visit are legitimate and secure.
- Do not answer personal questions that are sent to a mobile phone or tablet via SMS.

Source: National Cybersecurity and Communications Integration Center

Setting stronger Passwords

One of the easiest ways for thieves to access data is by using a hacking program to guess easy passwords. Several sophisticated programs can quickly identify word and number combinations.

When choosing a password, it is better to mix capitalized and lower case letters among numbers. Do not choose a known word followed by a number or two.

If you can, use special characters. For example, the password "lightbulb88" is weak. "89Lightbulb42*" is still somewhat weak even though it contains a special character and more numbers.



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An ideal password is longer and a combination of numbers letters, capital letters and symbols. Such passwords are harder to crack.

Most people choose simpler passwords because they are easy to remember and do not need to be written down. However, they do not realize the extensive negative impact of a thief accessing just one account.

Do not store passwords on a computer. If the computer is a trusted private device, write the passwords in a journal or notebook on the desk.

People who share a computer can write their passwords in a personal locked journal or store them somewhere safe. Avoid taking photos of passwords or using auto-save options on a browser. ❖

