



# LEVIN INSURANCE AGENCY



**MANY  
OPTIONS,  
ONE CHOICE**

## HALLOWEEN AND AUTUMN SAFETY TIPS

AUTUMN IS a wonderful time of year and comes with colorful Fall festivals and Halloween celebrations. It's always good to take precautions to make sure that all family members, including pets, enjoy a safe experience as well. The American Academy of Pediatrics provides some great advice to make Autumn time Safety time:



### Costume safety

- Plan costumes that are reflective and brightly colored. Be certain that shoes fit well and that costumes are short. Long costumes can cause tripping, entanglement or contact with flame.
- When shopping for costumes, only consider materials that are flame-resistant.
- Instead of a mask that can limit eyesight, consider a decorative hat or non-toxic face make-up.
- Children and grownups should carry flashlights with fresh batteries when outside trick-or-treating.
- Never use decorative contact lenses as part of a costume. These lenses can be dangerous and can cause infection.
- Children should be taught to never trick-or-treat alone. Go in a group or with a parent.



### Pumpkin carving

- Never allow young children to carve their own pumpkins. Instead, ask your child to draw the face on the pumpkin that you can carve. Or decorate your pumpkin using colorful paints, glue, and accessories.
- Instead of putting a candle in it, consider lighting your pumpkin with a glow stick or flashlight. If you prefer a candle, use a votive candle.
- Candle-lit pumpkins should be placed on a sturdy surface away from curtains and other flammable materials. Don't leave a candle-lit pumpkin unattended.



### WELCOME!

Welcome to the Fall 2018 edition of the Levin Insurance Agency newsletter! This time of year is all about back to school and enjoying the most beautiful time of year in the great state of Michigan! We hope you find some useful tips in this newsletter!

Thank you again for your business.



### LEVIN INSURANCE AGENCY

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

### LEVIN INSURANCE AGENCY

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See 'Candy' on page 2



# Throwing a Party? Cover Your Risk with an Umbrella

**M**ANY HOMEOWNERS enjoy throwing parties for holidays or special events. If you're planning a party in the near future, be sure that your homeowner's coverage is adequate and, if it's not, you should consider a personal umbrella policy.

Guests who are injured may need to file an injury claim if their vehicle is damaged, if they fall down or if a pet bites them.

Research shows that about 75% of homeowners who plan social gatherings in their homes do not have a personal umbrella policy. This makes them vulnerable to lawsuits stemming from guests who suffer injuries.

The same study found that the remainder of the homeowners surveyed did not know what type of coverage they had.

This means it is likely that the percentage of homeowners who do not have adequate coverage is even higher.

But a personal umbrella policy is necessary to protect against lawsuits.

Homeowners may be held responsible for damages arising from accidents caused by intoxicated guests who drive home.



## SAFE PARTY TIPS

If you're throwing a party:

- Ensure that there are filling foods and non-alcoholic beverages.
- Limit invitations to friends, family or familiar people.
- Provide transportation or accommodation for guests who drink too much.
- Avoid serving alcohol to guests who appear intoxicated.
- Plan activities that draw attention away from drinking alcohol.
- Stop the flow of alcohol at least one hour before the party ends.



### Check your protection

Personal umbrella coverage is simply a \$1 million liability policy (liability pays for bodily injury or property damage to others).

It sits and waits until one of the underlying policies is maxed out. The most common underlying policies are your car and home insurance policies.

### Here's a hypothetical situation:

Mike Marx has a homeowner's policy with a \$300,000 liability limit. He threw a big party and one of the guests drank too much, drove and crashed into another vehicle, injuring several of its occupants.

His homeowner's policy pays the \$300,000 (very safe assumption), but the settlement is \$800,000. Where does the remaining \$500,000 come from?

**The answer:** His umbrella policy, if he has one. ❖

**LET US CHECK YOUR COVERAGE**  
**Call us: 248.531.8300**

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## Tell Your Kids to Save Some Candy for Another Day

### Tips at home

- When getting ready for visitors at your house, remove anything that they could trip over in the dark. Make sure garden hoses, decorations, toys, and bikes are not in walkways or on porches.
- Make sure bulbs in outside lights are working, and change any burnt out bulbs.
- Restrain your pets so they are not tempted to follow visitors out of your yard. Restraining pets also provides safety for your visitors.
- Sweep any wet leaves away from walkways, steps and porches to prevent slipping and falling.



### Monitor your kids' treats

- Though tampering is rare, inspect treats that come home from trick-or-treating or from holiday gatherings. Make sure nothing is spoiled, unwrapped or looks suspicious in any way.
- Don't let children have unlimited access to festive candy and treats. Teach them to eat sweets in moderation only, and to save some candy for another day.
- Keep candy, especially chocolate, out of the reach of pets. Any type of candy is not good for pets, and chocolate can be lethal.



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 2018.







## Home Protection

# Get an Early Start on Protecting Your Home

**A**S FALL APPROACHES you should consider preparing your home for the arrival of winter.

If you're a homeowner, your fall to-do list can be long, depending on how well you keep up on repairs. While the list may vary depending on the region you live in, the following are some basics that most homeowners should consider doing:

### Clean out your rain gutters

This should be at the top of the list as leaves and other debris collect in roof-edge rain gutters over the year. Look for any signs of granules from your roof shingles, which could be a sign of roof problems.

Make sure that all obstructions have been removed so that when it rains, water can flow freely into the downspout.

Finally, ensure that your rain gutters and flashing (the metal lip between the shingles and gutters) are securely attached.

### Check your roof shingles

While on your ladder, you should take the time to inspect the roof to make sure the shingles are in good shape.

The average lifespan of an asphalt shingled roof (the most common in the U.S.) is between 15 and 20 years.

Critters, harsh weather and tree droppings can damage tiles or hasten their deterioration. Look for signs of worn, loose or missing tiles and shingles with mold or rot on them. Replace as needed.

If you have a metal or tiled roof, or a roof with solar panels, it's best to have a professional do an inspection.

### Clean fireplace and chimney

Hopefully your fireplace should already have been cleaned

since the end of the last winter. Inspect the flue and make sure that any doors and shields are in good shape.

Consider having your chimney swept clean by a professional, if needed.

### Check all weather stripping

Weather stripping dries out and erodes over time from wear and tear and exposure to the elements, making it easier for rain and water to enter your home. Bad weather stripping also can add to your utility bill because it's no longer efficient in keeping interior air in and exterior air out.

Do a visual check of the stripping around exterior doors and windows (including your garage door) and replace if it appears worn or cracked. Also, to make sure the stripping is doing its job, use your hand to feel for any air moving in when your doors and windows are closed.

Here's a nice tip: Open a door, place a piece of paper in the entryway and then close the door. The paper should not slide back and forth easily. If it does, the weather stripping isn't doing its job.

### Clean, protect patio furniture

If you won't be using your outdoor furniture again this year, you should:

- Clean it all.
- Remove any pillows and cushions and store them in a dry, safe place.
- If you can, store furnishings, tools, barbecues and other items in a shed or garage. Otherwise, protect them with a cover that keeps moisture and debris off the furniture. ❖





# Beware of Deer when Driving

**B**EFORE HEADING out for a weekend trip on a beautiful, crisp autumn day, be aware that October, November, and December are the three months with the highest number of deer-vehicle collisions.

These are the months when deer are both migrating and mating, making them more active and more likely to end up in the path of a coming car. Additionally, deer populations are getting larger, while at the same time, their habitats are being displaced by urban sprawl.

## Avoiding accidents

- Be aware of posted deer-crossing signs. These are placed in active deer migration or mating areas.
- Remember that deer are most active between 6 p.m. and 9 p.m.
- Use high-beams as much as possible at night to illuminate the areas from which deer will enter roadways.
- Be aware that deer generally travel in herds. If you see one deer, there is a strong possibility others are nearby.
- Do not rely on car-mounted deer whistles.
- If a deer collision seems inevitable, trying to swerve out of the way could make you lose control of your vehicle or move into the path of an oncoming car

State Farm estimates that 1.35 million auto-deer collisions occurred in the U.S. between July 1, 2016 and June 30, 2017, the most recent data available.

To put the numbers into perspective, during the time it takes you to read this paragraph, a collision between a deer and vehicle will likely have taken place.

According to the Insurance Institute for Highway Safety, deer-vehicle collisions in the U.S. cause about 200 fatalities each year, with the average damage to a car or truck around \$4,179.

You should know that deer collisions are more common in some states than others.

For the 10th year in a row, West Virginia tops the list of states where a driver is most likely to collide with a deer. The odds: 1 in 42. Michigan is the 9th most dangerous state for deer-vehicle collisions, where drivers have a 1 in 85 chances of hitting one. ❖



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## If you hit a deer...

- Move your vehicle to a safe place. If possible, pull over to the side of the road, and turn on your hazard lights.
- If you leave your vehicle, stay off the road.
- Alert authorities if the deer is blocking traffic and creating a threat for other drivers. If the collision results in injury or property damage, you may need to fill out an official report.
- Take photographs of the roadway, your surroundings, damage to your vehicle, and any injuries you or your passengers sustained.
- Stay away from the animal. A frightened, wounded deer could use its powerful legs and sharp hooves to harm you.
- Contact us or your insurer. The sooner you report damage or injuries, the sooner we can file and process your claim.
- Check that your car is drivable. Look for leaking fluid, loose parts, tire damage, broken lights, and other safety hazards. If your vehicle seems unsafe in any way, call for a tow.

