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NEWSALERT

Homeowner's Issues

Get Hopping on Mid-Year Home Maintenance

SUMMER IS here and while most of us look forward to picnics, outings, camping and vacations, it's smart to also do a few nips and tucks on your home.

Take the time when the weather is nice to inspect and tackle any maintenance now, well ahead of fall and winter, and to fix any problems before they become major repair projects. Here are some tips that you can follow:

The top

- Start by either climbing up and inspecting the roof or viewing it from the ground. Look for signs of wear on the shingles, curling, cracking or protruding nails.
- Also check the valleys where two rooflines intersect. Check the metal, flashings around chimneys and flues, as well as the rubber boots around plumbing vents.
- Inspect flashing around skylights and caulk any areas that may leak.
- Clean and inspect your rain gutters. Get rid of all the debris that's collected and make sure that downspouts carry water from the gutters and that water doesn't pool up.
- Fix any issues as needed.

The middle

- Inspect your house exterior for loose or rotting siding or window frames. Look for dry rot as well on patio flooring and beams. Power-wash siding or brick to get rid of dust, dirt, tree sap, bird droppings and other residue.
- Look for chipped, peeling or flaking paint on your siding. Check for loose vinyl or aluminum siding.
- Check for broken storm windows and screens. If you bring screens out in the summer, inspect them for damage before installing.
- Check window glazing and make sure it's not cracking or falling apart. If you find problems, remove the old glazing and use putty to reseal.

The bottom

- Close vents and uncover basement windows if you have them.
- Check brick tuckpointing and foundation for cracks or leaks. Foundation cracks can create an entry point for groundwater and insects. Repair as needed.
- Inspect the crawlspaces for signs of flooding or water leaks. Fix as necessary.
- If you have washed-out areas next to the foundation, you should fill and compact them. Make sure that you maintain a slope away from the foundation in all areas around your home.

Plumbing, HVAC and electrical

- Replace the faucet traps (the small screen on the end of your faucet) to get rid of any mineral deposits and other debris.
- Clean the clothes dryer vent and exhaust duct to get rid of any lint or dust clogging them.

See 'Prevent' on page 2



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Handle Food Carefully During the Heat of Summer

SUMMERTIME IS full of outdoor barbecues, picnics and traveling with food in coolers. Unfortunately, it is also a time when Americans are more vulnerable to food poisoning.

While it can happen at any time of year, it's a fact that food poisoning occurrences increase during the hot summer months, as heat and humidity help bacteria flourish.

Safe handling of food is important year round, and below are some helpful tips to keep you and your family and friends protected, especially during the summer.

Wash your hands frequently. It's a simple step but it cannot be stressed enough. Use hot soapy water before and after handling food, and of course, after using the restroom.

When packing for a picnic or other outdoor activity, bring hand sanitizer and disposable wipes.

Separate raw and cooked foods. Wash cutting boards and plates that held raw meat thoroughly in hot water before using them again.

If you are transporting raw meat to a cook-out site, wrap the meat securely before placing it in the cooler so that juices do not come in contact with already prepared food.

Or consider using two separate coolers: one for raw meat and seafood, and one for ready-to-eat foods.

Cook thoroughly and use a meat thermometer as needed. Hamburger should be cooked to at least 160 degrees, whereas turkey and chicken should be cooked to 180 degrees.

After using tongs to put raw meat on the grill, wash them thoroughly before turning or removing cooked meat.

Defrost food properly. According to the U.S. Department of Agriculture, food should never be thawed at room temperature. Instead, defrost food in the refrigerator, in the microwave, or in cold water. After thawing in the microwave or cold water, food should be cooked right away.

Wash fresh fruits and vegetables thoroughly. Many hands come in contact with produce before you purchase it.

Soak produce in clean, cool water for a few minutes. Then use a brush to scrub food and, finally, rinse it in a colander under running water.

Keep sun exposure to a minimum. If you are picnicking in the sun, never leave perishable food out for more than two hours. In extremely warm temperatures of 90 degrees or higher, never leave it out for more than one hour.

So enjoy your activities, but follow these few simple steps. You'll greatly reduce chances of being one of the many Americans affected by foodborne illnesses each year. ❖

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Prevent Small Problems from Becoming Big, Costly Ones

- Turn off the power to the outside unit of the central air condition system and spray the outside coils with water.
- Also, remove the filter and check inside the filter box to make sure it's clean. If it isn't, call a professional to clean and service the unit. Make sure to change the filter every three months.
- Inspect overhead electrical wires leading to your home to make sure they are not close to or contacting tree limbs. If they are, contact your power company.

Patio and yard

- Inspect outdoor play equipment, looking for loose or broken pieces, wood splintering or protruding nails. Fix any issues.

- Walk the perimeter of your backyard and inspect the fence. Fix any loose boards or posts.
- Also repair and reinforce any broken or loose parts. If the stain or paint is fading or chipping, repaint or restain the fence.
- Inspect walkways and your driveway for cracks. Refill as needed.

The takeaway

When you own a home, chores can seem endless, but most important is keeping up on needed maintenance.

Take the opportunity that summer weather provides and do preventative maintenance to keep small problems from becoming big – and costly – ones. ❖

Umbrella Insurance Can Save You from Ruin

PERSONAL UMBRELLA policies provide extra protection beyond standard coverage, and they are available in increments of a million dollars.

Umbrella insurance adds a layer of liability protection on top of the liability coverage included in other policies you have, including auto and homeowner's insurance. It kicks in when the liability coverage limits on those policies have been exhausted.

For example, if your teenage daughter causes an accident while driving one weekend evening and the driver of the other car suffers life-threatening injuries, the costs of their medical care can quickly surpass the liability limits on the auto insurance policy.

Also, with the cost of vehicles and repairing them quickly increasing, liability limits may not cover the cost of repairs to a third party's vehicle if they are driving a high-end car.

Without umbrella coverage, all of those costs above the limit would have to be paid by you out of pocket. If the injured driver needs lifelong care, you could be facing millions of dollars in liability.



You'd likely have to sell assets, drain your investment and bank accounts and maybe even lose your home to pay.

Umbrella insurance, in other words, protects your assets and future income from the effects of one catastrophic claim.

WHAT IT COVERS

1. Bodily injury liability – Umbrella insurance covers the cost of injuries to another person, and may include the cost of medical bills and liability claims that are the result of injuries to:

- Other people, due to a car accident where you are at fault.
- Other people, caused by your pet.
- Guests in your home, due to a fall or some other accident.

2. Property damage liability – This covers the cost of damage to a third party's property, and may include costs associated with:

- Damage to vehicles and other property, resulting from a car accident for which you are found at fault.
- Claims incurred in connection with damage caused to the property of others.
- Accidental damage caused to school property by your child.

3. Other personal liability — This portion covers other actions a policyholder could be sued for, such as:

- Slander (an injurious spoken statement)
- Libel (an injurious written statement)
- False arrest, detention or imprisonment
- Malicious prosecution
- Mental anguish or shock.

4. Legal costs – The insurance will pay for the cost of legal fees, court costs as well as the cost of settlements and judgments in relation to the above three items.

What it costs

Most insurance companies offer these policies starting at \$1 million, and going up as high as \$10 million in some cases. There are a few companies targeting people with higher net worth ratings, and they offer policies as high as \$50 million, and sometimes more.

The majority of people who buy umbrella policies pick a standard \$1 million policy, but there are quite a few who choose policies totaling \$2 million for added protection.

The best part about umbrella insurance is how affordable it is. For the first \$1 million, the premium can be as low as \$250 per year.

However, it may be higher if a person has more than two cars, has points on his or her record or has young drivers in the home. The overall premium is discounted slightly for each additional million in coverage added.

Often, insurers will only sell you an umbrella policy if you also insure your home and auto with them.

The takeaway

If you own a home and cars, you should seriously consider an umbrella policy to protect your assets in case of a serious event.

This is especially true for anyone who has sizable earnings, as they can count on being a target of the top liability attorneys if they are found at fault in an accident that injures a third party. ❖

Avoiding Tragic Backover Accidents

EVERY YEAR more than 200 people in the U.S. are killed in backover accidents, and 44% of the victims are children under five.

One of the most tragic accidents when reversing is running over a child. Toddlers are often the main victims of backover accidents because they may run out to follow mommy or daddy when they are leaving.

You may follow everything you've been taught when reversing:

- Don't rely solely on your rearview and side-view mirrors when reversing.
- Look over your shoulder and scan from side to side.
- Reverse slowly.

But even if you do all those things, it's easy to miss somebody behind you, particularly a youngster, who is shorter than your car and out of sight from your mirrors.

And if you don't know someone is behind you, by the time you do, it might be too late.

Fortunately, there is a way to greatly reduce the chances of a backover accident: install a back-up camera. Unlike a rearview mirror, a back-up camera gives you a clear view of the entire area directly behind your vehicle.

While only 9% of all vehicles on the road have back-up cameras, since 2018 all new cars sold in the U.S. must have backup cameras to help drivers avoid accidents under federal law. If you are new to these cameras, you should practice with them before using them.

Adding a camera

Retailers such as Best Buy and Amazon sell after-market systems for less than \$15 for a bottom-of-the-line stand-alone camera for vehicles that have existing in-dash displays.

A complete setup with a camera, transmitter and display can run up to \$300.

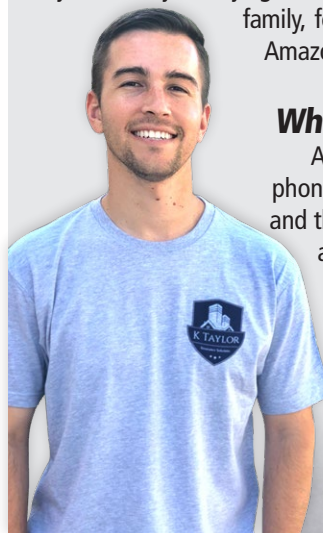
One after-market system is the QuickVu, a \$299-\$400 system with a rearview camera that mounts to the license plate holder and uses radio signals to transmit images from up to 50-60 feet in back of a vehicle to a 3.5-inch monitor mounted on the dash, and digital signals to turn the system on and off.

Installing a back-up camera on an existing car isn't difficult. Some require only a screwdriver, while others require a drill to mount the camera into a rear fender cover.

Some after-market camera makers post videos on their websites with step-by-step set up instructions, and many auto parts retailers do installations.

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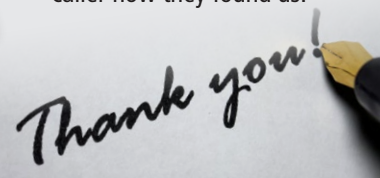
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What qualifies as a referral?

A referral is when we are contacted by phone, e-mail or social media for a quote and that friend or family member becomes a client of K Taylor Insurance Solutions.

Don't worry, we ask every caller how they found us.



Precautions

Manufacturers warn drivers not to rely on the cameras completely.

Drivers should always check side and rearview mirrors, and look over their shoulder to see what's in back of them.

If visibility is limited and it's dark, a back-up camera may be slightly less useful and it's especially important that all other reversing techniques are used.

Manufacturers also instruct auto dealers to give anyone buying a new or used car with a back-up camera system a walkthrough of the system before they drive off the lot, so they understand how it works.

Finally, whether they're factory installed or after-market equipment, rearview cameras don't need much more maintenance than a periodic wipe-down to clear away accumulated grime from the lens.

In heavy rain or snow, manufacturers recommend checking before you drive off to make sure the lens isn't obscured. ❖

