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# NEWSALERT

## Seasonal Risks

# Keep Your Home, Family Safe During the Holidays

**A**S THE holidays approach and the merriment gets underway, don't forget to keep your home safe from fires, injuries and burglaries.

Homeowner's insurance claims spike in November and December every year, most of them due to fires as you start sprucing up your home for the holiday season, so keep an eye out for these common holiday trip-ups, fire hazards and other safety snafus.

### Indoor electrical safety

Buy a freshly cut tree, as they less likely to ignite. Keep your tree watered. Both real and artificial trees should be kept away from open candles, heaters and fireplaces.

Don't overload your outlets and filling a power strip with plugs to light up your home.

Never connect two extension cords together; instead use a single cord that is long enough to reach the outlet without stretching, but not so long that it can get easily tangled.

Turn the lights in your windows out before you go to bed.

### Fire safety

Don't use your gas fireplace if the glass panel is removed, cracked or broken, and only allow a qualified service person to replace fireplace parts.

Make sure you've had your wood-burning fireplace inspected and cleaned before using it during the winter.

Be sure the fireplace flue is open before you light the fire. Keep evergreen boughs, paper and decorations away from the fireplace.

Don't burn trees, wreaths or wrapping paper in the fireplace, and always use a fireplace screen.

See 'Candles' on page 2



## Outdoor Lighting Safety

- When purchasing light strings, extension cords, spotlights, electrical decorations, gas appliances or carbon monoxide alarms, look for the certification mark of an accredited organization such as CSA International, UL or ELT.
- Inspect holiday light strings each year and discard any with frayed cords, cracked lamp holders or loose connections.
- When replacing bulbs, unplug the light string and be sure to match voltage and wattage to the original bulb.
- Consider putting the outdoor lights on a timer so you don't have to go and plug them in every evening.
- When hanging outdoor lights, keep electrical connectors off the ground and away from metal rain gutters. Use insulated tape or plastic clips instead of metal nails or tacks to hold them in place.



## K TAYLOR INSURANCE SOLUTIONS

WISHES YOU A HAPPY  
HOLIDAYS AND NEW YEAR!



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# Avoiding SUV Rollover Accidents

**D**ESPITE HIGH prices, SUVs are still king of America's roads, but while they do offer more protection in a crash, they also come with significant risks that are not associated with sedans and smaller passenger vehicles.

It's common for a new SUV driver to overestimate its cornering and braking ability. And SUVs have a considerably higher risk of rollovers due to their higher center of gravity, and they can be more difficult to handle than a sedan.

They need much more braking distance between themselves and the car in front of them due to their weight. They can also cause significantly more damage when they crash, increasing the risk to third parties in accidents.

They also are much more prone to slip, skid or flip in hazardous road conditions.

## Tips for safe SUV-ing

Considering all of the above, it's crucial that you exercise extra caution and avoid distractions when driving an SUV. You should heed the following advice:

**Slow down** – Driving too fast is dangerous; driving too fast in an SUV is even more so. The longer you have to react, the less likely you are to cause or be involved in an accident.

**Avoid sudden or sharp steering** – An SUV is not designed to make fast, sharp turns as a smaller, lower car can. Give yourself more time to react and make smoother steering transitions.

**Keep more distance between you and the vehicle in front of you** – You need more time to brake in a larger vehicle. It's imperative therefore that you not only drive slower than

you would in a smaller vehicle, but that you also leave more space between you and the car in front of you (that means more than the three-second rule).

**Check tires regularly** – Checking your tires regularly is one of the easiest things you can do to help prevent rollovers and other auto accidents.

Tires that are in good condition will have more traction and ensure you have control over the vehicle even when conditions are not ideal. If you notice your tires are worn down or damaged, replace them as soon as possible.

**Avoid overloading the SUV** – The more weight you add to the vehicle, the more top-heavy it becomes, increasing the risk of rollover if there is an accident. When a vehicle's load is poorly balanced, the likelihood of a rollover in a top-heavy SUV rises.

Load your SUV evenly on both sides, front to back to even out the higher center of gravity that makes an SUV prone to tipping. Dispersing the weight will help even out the vehicle's stability. ❖



Continued from page 1

# Keep Candles Well Away from Anything Flammable

Keep candles at least a foot away from anything flammable. Make sure candles are in stable holders that can't be easily knocked down, and never leave burning candles unattended.

## Don't forget...

There are a number of other safety issues to consider during the busy holidays:

**Secure your tree** – Secure your tree properly with a strong stand that doesn't lean. If you have a fresh tree, don't whittle or taper the trunk to fit your stand; this makes the tree less stable.

**Check your alarms** – Test your smoke alarms monthly to make sure they work, and be sure to install smoke and carbon monoxide alarms on every level of your home – especially near sleeping areas.


**Kitchen fires** – Don't leave cooking unattended. When using

the stovetop, stay in the kitchen so you can keep an eye on the food. If you have something in the oven, check on it frequently; set a timer as a reminder.

**Thwart thieves** – Be extra careful about locking doors and windows when you leave home – particularly if you're traveling to relatives. Consider:

- Leaving the radio or TV on so it seems like someone is home.
- Keeping indoor lights on a timer to turn on when it gets dark.
- Not openly displaying gifts in a room that's visible from your front windows.
- Asking someone to pick up your mail or newspaper if you'll be gone for a longer than normal period of time.
- Not hiding your spare key in obvious places. Thieves know to look under doormats, rocks, flowerpots and above the door. ❖

# Rodent Damage Costs Thousands, Can Spark Fires

 ONE OFTEN overlooked homeowners risk is rodents chewing on the wiring in your attic or crawlspaces, a problem that can lead to extensive damage and even home fires.

Mice, rats and squirrels can damage more than just your wiring. They can also eat away at your home's beams and foundation. They can cause thousands of dollars in damage and your homeowner's insurance won't cover the needed repairs.

With that in mind, it's important that you take steps to protect your home from rodents and learn how to detect their presence in areas such as attics, walls and underneath the house.

## Protect your home

The problem of rodents in the home peaks in the winter as these critters seek refuge from the elements.

There are a number of steps you can take to protect your home from rodents and it all starts with keeping them from entering your home in the first place. You'll want to do a full exterior inspection of your home in the fall each year.

## The Rodent Deterrent Checklist

- Trim tree limbs away from the roofline.
- Make sure to cover chimney caps, attic vents and exhaust fan openings.
- Correct any gaps under entry and garage doors by installing door sweeps.
- Correct gaps and between framing and foundation or roof.
- Repair any cracks between bricks.
- Repair openings in weather stripping.
- Remove sources of pooling water that mice and other rodents like to have near their nesting sites. Clean up debris and pet food areas that attract rodents.

## Rodent signs

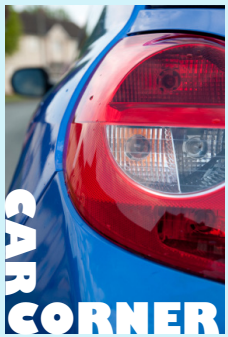
During your annual exterior inspection, you should also look for signs of rodent infestation or damage to your home wiring. You should also take a peek into your attic. If it's too tight a squeeze, consider hiring an inspector.

Here are some signs that you may have a colony in your attic or behind the walls:

- Rodent droppings around food packages, in drawers or cupboards, or under the sink.
- Nesting material such as shredded paper, fabric or dried plant matter.
- Signs of chewing on food packaging.
- Holes chewed through walls and floors that create entry points into the walls.
- Flickering lights or strange behavior from appliances, like odd behavior from your microwave display.
- Visible gnaw and bite marks on wires.
- Scratching, squealing and scrambling behind walls.
- Nests and debris near or on wires.
- Rodent droppings near wiring runs and outlets.
- Computer and modem issues or failure.
- Repeated game-console crashes.
- If grounding or supply lines have been compromised by rodents, you may notice dimmed lights when compressors kick on. For example, when your refrigerator or air conditioner cycles, the light bulbs in your rooms will flicker and dim for a moment.
- Electrical surges and reductions in the current fed to your home's wiring and appliances. ❖



# Protecting a Custom or Classic Car from Theft with New Tech



IF YOU have an extraordinary car, you should take extraordinary measures to protect it — both by deterring thieves and by actively foiling their attempts at stealing the automobile.

But, classic and restoration car owners often want to balance deterrence against preserving the original condition of the car.

Thanks to technology though, you have many options that can both protect your custom or classic car without ruining or compromising the original design and aesthetics.

Here are some of the most effective devices and concepts on the market to help you protect your classic or custom car:

## Steering wheel, brake pedal and wheel locks

These are quality, visible deterrents to theft that will thwart all but the most determined and prepared car thieves.

They are inexpensive, and they are removable for car shows and competitions. You don't need to drill any holes in the dash, and they don't need stickers on the windows to provide a significant deterrent.

## Electronic immobilizers

In recent years, RFID technology has enabled advanced kill switches that detect when your RFID or Bluetooth-enabled key fob or wallet is inside or within a few feet of the vehicle.

If someone tries to start your vehicle without your external device, the car won't start.

## Ravelco

If you want a state-of-the-art car ignition system and you're willing to make a semi-permanent installation in your car, then the Ravelco anti-theft device might be for you.

The Ravelco comes with a hidden armored steel cable in the engine compartment, and all connections are camouflaged and hidden from thieves.

Different installations can disable different circuits — the fuel pump, starter circuit, or even the computer can be disabled, unless the driver connector is present and properly connected. Installation runs from \$750 and up.

## Tire and wheel locks

You can defeat thieves in two ways:

- A locking lug nut, which you can install for as little as \$10 (though the \$50 to \$70 ones are a lot tougher).
- A wheel lock, or "boot."

If maintaining authenticity of a classic car is not a consideration, you might consider something like "The System," from Gorilla Auto.

It costs some money, but every single wheel lug is a wheel lock - which should be enough to confound and frustrate most professional thieves, who would much rather be on their way within a few minutes.

## THE K TAYLOR INSURANCE SOLUTIONS "THANK YOU" REFERRAL PROGRAM

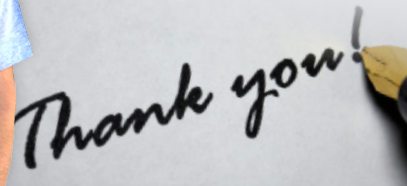
Your referrals mean the world to us. We work hard to earn each referral with great service and appreciation for your business every day. As a way of saying thank you to clients that refer friends and family, for each referral you will receive a \$20 Amazon gift card.



### 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.



## Tracking and recovery systems

If your car is stolen, you'll want a GPS tracking device to alert you to the theft, alert law enforcement, and lead them directly to the location of your car.

Vendors, like Fleetminder and Trackstop, have created Web-enabled devices and apps that enable you to remotely disable your vehicle's engine within seconds of discovering a theft.

## The best protection

Most law enforcement experts recommend a multi-layered anti-theft strategy.

Start with vehicle location: Don't park in poorly lit areas, behind buildings or other places thieves can find concealment and darkness to do their work.

Also combine different countermeasures to defeat against a variety of threats, from crooks who try to 'hot wire' vehicles to rim and wheel thieves to tow-truck operators.

So you may want to use a combination of mechanical and electronic countermeasures, along with a solid tracking system to help recover your vehicle when other measures fail.

