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LIFE

Stay Safe Near Bodies of Water

During the hot summer months, swimming with family and friends can be a relaxing way to cool off. However, there's always a substantial risk of drowning or sustaining another life-changing injury near large bodies of water.

According to the Centers for Disease Control and Prevention (CDC), individuals aged 1-4 and 15-24 have the highest drowning rates. Keep your family and friends safe near bodies of water by adhering to these safety recommendations:

- Make sure that children are always supervised when they're near water.
- Enroll young children in swimming lessons to teach them how to float, hold their breath and move through the water.
- Wear an appropriately-sized lifejacket whenever you are on a boat or a ship.
- Never rely on recreational floating devices such as water wings or foam noodles to support yourself in the water.
- Never consume alcohol when you're near water.
- Check with local officials or lifeguards if you're concerned about the water conditions at a public pool or beach.

NEW TO AOGF

Associates of Glens Falls recently acquired Loomis & LaPann Inc. from Arrow Financial Corporation. As part of Associates' aggressive expansion plans, the Loomis & LaPann acquisition strengthens Associates' existing sport and recreation business units and also helps expand them into additional niche markets.

For additional information or to learn about the various insurance coverages AOGF and Loomis & LaPann offer, visit www.aogf.com and www.loomislapann.com

Preventing Dog Bites

Although you may consider your dog to be a member of your family, dog bites have the potential to cause serious harm and can lead to costly litigation. According to the Insurance Information Institute, dog bites accounted for \$530 million in homeowners liability claims paid out in 2014 in the United States.

Use these tips to prevent your dog from becoming aggressive:

- Introduce your dog to various situations and people early on so that it won't be nervous in new social settings.
- Teach your dog to act properly at all times. When your dog exhibits aggression, even in a playful manner, put a stop to it.
- Spay or neuter your dog to reduce its desire to roam and become aggressive.

Additionally, here are some simple tips to lower your risk of getting bitten:

- Never pet dogs without allowing them to smell you first.
- Don't approach a dog that you don't know.
- Don't turn your back to a dog or start to move away from one if you feel threatened. In these situations, dogs have a natural instinct to chase you.
- Avoid disturbing a dog that's sleeping or eating, as it may bite you out of fear.
- Always leave dogs alone if they're playing with toys or caring for their young.

For more tips on raising and insuring your dog, contact us today at (518) 793-3444.

Rising Auto Insurance Prices

Although gas prices are low and job rates are rising, these factors are pushing auto insurance rates up. That's because as people begin to drive more, car insurance claims and insurance payouts rise accordingly.

The National Safety Council (NSC) estimates that auto fatalities rose an estimated 8 percent last year, which is the largest increase in over 50 years. Additionally, the Insurance Research Council has found that the average cost per auto insurance payout is over \$15,500—an increase of over 30 percent. As a result, many insurance providers have raised premiums, and you may see higher prices regardless of your driving record.

To save money on your auto insurance, consider raising your deductible and driving a vehicle with extra safety features. Also, be sure to contact Associates of Glens Falls Inc. today. We can work with you to find an insurance policy that best fits your unique needs.



IN THE KNOW

Pool Safety

If you own a pool, you could be exposed to a number of homeowner liabilities. Here are some tips to minimize the risks of diseases or chemicals in pools:

- Keep the pool water properly filtered and chemically treated.
- Don't allow swimmers to drink the pool water.
- Don't allow swimmers with open wounds to go in the water.
- Don't allow babies in the pool unless they're wearing swim diapers.
- Follow the manufacturer's instructions when adding chemicals to your pool or filtration system.
- Store pool chemicals in a cool, dry place where they're away from fire hazards and lawn care products.