

# inSIGHTS

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### HELP YOUR CHILD LOSE WEIGHT

Overweight children are at a significantly greater risk of developing health problems as adults. Use these tips to help your child lose weight.

### TIPS FOR RENTING OUT YOUR HOME

With the rise of services like Airbnb, you may be considering renting out your home for extra income while you're away for an extended period of time. Though this seems like an ideal solution for families with extra room to spare, it can create issues for those who don't properly prepare.

### STAGED ACCIDENT FRAUD

Often, dishonest drivers will maneuver innocent motorists into auto crashes. Read on to learn some ways to avoid staged accident fraud.

#### PROVIDED BY

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OF GLENS FALLS  
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#### LIFE

### Help Your Child Lose Weight

Overweight children are at a significantly greater risk of developing health problems as adults. Specifically, overweight children are at risk of developing conditions like high blood pressure, Type 2 diabetes and asthma as they age.

If your child is diagnosed as overweight, consider doing the following:

- Encourage healthy eating as outlined by a professional. Set realistic weight loss goals that gradually change your child's eating habits.
- Encourage physical activity, which will increase lean muscle and bone strength, decrease body fat and improve psychological well-being.
- Limit TV, video game and computer usage.
- Enroll your child in organized sports and incorporate physical activity into family time.

The longer children remain overweight, the more likely they will have serious long-term health problems. It's important to instill healthy eating and exercise habits early on in a child's life. Obesity prevention at a young age will be easier and much more effective in the long run.

For more weight-loss tips, consider speaking with a medical or dietary professional. He or she will be able to offer strategies to help your child shed excess pounds.

## HOME

### Tips for Renting Out Your Home

With the rise of services like Airbnb, you may be considering renting out your home for extra income while you're away for an extended period of time. Though this seems like an ideal solution for families with extra room to spare, it can create issues for those who don't properly prepare.

To get the most out of renting out your home, keep in mind the following:

- Review the terms of your insurance policy closely and talk with your insurance broker about renting out your home.
- Draw up a rental agreement that defines the terms of the rental, including restrictions, liabilities and occupancy guidelines.
- Request a security deposit. Explain that this deposit will be refunded if there is no damage to your home.
- Set aside a secure place in your home to store personal items, such as clothing and valuables.
- Take pictures of all areas of your home before the rental takes place in case damage occurs while you are away.

If you uncover any red flags while checking references, do not agree to rent your home. Your first priority should be to protect yourself and your property.

## AUTO

### Staged Accident Fraud

Staged accidents are a common type of insurance fraud. Often, dishonest drivers will maneuver innocent motorists into auto crashes. While your car may only suffer minor damages, fraudsters can make large claims for fake injuries or charge your auto insurance company for damage.

The following are some tips on how to avoid becoming the victim of a staged auto accident:

- Call the police immediately if you're in an accident.
- Report accident claims immediately. Don't settle on-site with cash.
- Use medical, car repair and legal professionals you know and trust.
- Drive defensively and don't follow other vehicles too closely.

The best way to protect yourself after an accident occurs is to take detailed notes. The more information you have, the more equipped you are to fight a fraudulent claim. When possible, your notes should include driver's license numbers, car insurance information, names, addresses and phone numbers of all parties involved in a crash.



## IN THE KNOW

### Selecting Safe Toys

Although toys are designed for play, their overall safety depends on the age and developmental progression of your child. In fact, the wrong toy can create a choking or injury hazard for children.

The following are some toys to avoid:

- Toys with small parts that are 2 inches or less in size, as these items can be easily swallowed or inserted into noses and ears
- Toys with ribbons and straps that can strangle children
- Toys made of plastic that can easily break into smaller pieces
- Toxic art supplies that are not designed for use by children
- Toys that are too dangerous for children to operate, such as a BB gun or slingshot