

# inSIGHTS

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During cold and flu season, a trip to the doctor can help you recover quickly from a cold or flu. In addition, there are a number of supplemental home care strategies that can help you further recuperate.

### PREVENTING FROZEN PIPES

One of the messiest and most costly homeowner repairs is fixing a burst, frozen pipe. Luckily, there are several ways to protect your home.

### THE IMPORTANCE OF WINTER TIRES

Wintery conditions can make roads difficult and even dangerous. To improve safety, it may be a good idea to purchase winter tires. Read on to learn more.

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Round the Clock Coverage

#### LIFE

### Home Care for Cold and Flu Season

Cold and flu season is upon us, and many people will begin experiencing symptoms like sore throats, runny noses, coughs, fevers or muscle aches. While a trip to the doctor is important and can help you recover quickly, there are a number of supplemental home care strategies that can help you further recuperate.

The following are some remedies to try:

- Take aspirin or ibuprofen to relieve symptoms, such as a headache, muscle ache and fever.
- Get plenty of rest.
- Drink lots of fluids.
- Use a humidifier or take a hot shower to relieve a headache, cough or congestion.
- Place a warm washcloth over your eyes to ease sinus pressure and congestion.

While home remedies can help relieve cold and flu symptoms, they aren't useful for everyone. Children and the elderly should see a doctor if they begin to feel sick to avoid more serious health complications.

Specifically, individuals should seek immediate care if they experience any of the following:

- Chest pain when breathing
- A sore throat lasting more than 48 hours
- Yellow or green nasal discharge that is accompanied by severe facial pain or a relentless headache
- Persistent pain in your abdomen or rectum

## HOME

### Preventing Frozen Pipes

One of the messiest and most costly homeowner repairs is fixing a burst, frozen pipe. Water from a burst pipe can cause damage to carpeting, short out electrical appliances and ruin furniture. Luckily, there are several ways to protect your home:

- Keep the heat in your house at a minimum of 50° F.
- Allow faucets to drip slightly, which can alleviate pressure in the piping system.
- Keep interior doors open. This allows heat from the rest of your house to spread, keeping your pipes warm.
- Seal any cracks and holes found near your pipes. This can help keep cold air out of your home.
- Add extra insulation to your pipes. Experts recommend fitting your pipes with foam rubber or fiberglass sleeves.

Water expands as it freezes and puts significant pressure on the metal or plastic pipes that hold it. If you fail to take the proper precautions, your pipes can easily fail during a cold winter, which can be incredibly costly to repair.

## AUTO

### The Importance of Winter Tires

Wintery conditions can make roads difficult and even dangerous to drive on. To improve safety, it may be a good idea to purchase winter tires.

Below are some facts and tips regarding winter tires:

- While all-season tires are made for a variety of conditions, winter tires are built specifically to perform in low temperatures, ice, slush and snow.
- Effective winter tires will have at least a 3.5 millimeter tread as well as a symbol of a mountain and a snowflake. This symbol indicates the tires have good traction on ice and snow.
- Never mix different styles of tires, as this can compromise overall stability.
- Maintaining air pressure in your winter tires extends the lifespan of the treads.

Winter tires are critical to road safety in hazardous conditions. Just be sure to have them installed by a qualified mechanic before the first major snowfall hits.



## IN THE KNOW

### Stay Safe While You Tow

A great way to carry additional items without making lots of trips is to tow a large load with your vehicle, such as a travel trailer, fifth-wheel trailer or cargo trailer. Motorists must be careful when towing, though, to prevent accidents and remain safe on the roadways.

Before making your trip, conduct a safety inspection of the following:

- Make sure that the pin securing the ball mount to the receiver is intact and in place.
- Look to see that the hitch coupler is secure.
- The spring bar hinges should be tight with the safety clips in place.
- The safety chains should be attached properly.
- The electrical plug should be properly installed.

If the weight and hitch adjustments are correct on your trailer, it should handle well. However, if you detect any swaying, stop and check to see if the load has shifted and if the trailer hitch is secure.