



PERSONAL LINES

INSIGHTS

Provided by Associates of Glens Falls Inc.

November 2019

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HOME

Claims That Will Increase Your Home Insurance Rates

Home insurance is important to help you financially recover from a disaster. Unfortunately, the more claims you file, the more expensive your insurance rates will be. Although all claims will likely raise your home insurance rates, these five will have the greatest impact on your home insurance premium.

- **Fire claims** occur when your home becomes damaged or destroyed by a fire.
- **Liability claims** are filed if a person is injured or their personal property is damaged at your residence. Your liability insurance would help pay for damaged property and medical expenses up to your policy limit.
- **Theft claims** take place when something is stolen from your home. You can choose to install various security equipment, such as cameras or alarm systems, that may lower your insurance rates and aid in preventing any future theft.
- **Water damage claims** are filed if your home is damaged from an internal water issue. Typically, standard home insurance policies do not cover damage caused by overland floods.
- **Weather claims** arise if your home is damaged from tornadoes, earthquakes or other natural disasters. Check your policy to determine what kind of weather claims it covers.

Keep in mind that any claims you’ve filed at a previous residence may be reflected in your current premium costs. Talk to your broker today for more risk management tips.

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AUTO

RV Safety Tips

Driving a large vehicle such as an RV can be intimidating. To ensure safe travels on your next road trip, review the following safety procedures:

- **Conduct maintenance.** Before hitting the road, make sure your vehicle has been properly inspected and has received any required maintenance.
- **Be prepared.** Always have an escape plan established in the event of a fire, and ensure you have fire extinguishers, and smoke and gas leak detectors in your RV.
- **Take it slow.** Since RV's are pulling more weight, it takes more time for the vehicle to come to a complete stop. Driving at reduced speeds can help prevent vehicle collisions caused by sudden braking.
- **Know your vehicle.** Always be mindful of the size of your vehicle. Try mapping out your trip beforehand to avoid any areas with low bridges or construction that may be difficult to maneuver through in your RV.
- **Pull over in bad weather.** If road conditions become too severe, pull to the side of the road or find the nearest rest stop to wait out the weather.

Driving an RV doesn't have to be a scary endeavor. Just follow the proper safety procedures to keep you and your passengers safe on your next adventure.

LIFESTYLE

Safety Tips for Exercising in Cold Temperatures

Exercising in cold temperatures can be challenging—but not impossible. Stay active this winter by using these safety tips for exercising outdoors in the colder months ahead.

- **Wear appropriate clothing.** Dress in layers and wear hats, gloves and extra socks to help contain your body heat.
- **Protect your skin.** Apply lotion to your body to keep it from drying out, and wear sunscreen to prevent skin damage from UV rays.
- **Know the signs of hypothermia and frostbite.** If you start to experience numbness or a stinging sensation when exercising outdoors, go inside immediately. If symptoms worsen, seek out a medical professional.
- **Check the weather.** For your safety, avoid exercising outdoors during extreme weather or severe wind chills. Always check the weather forecast before you head outdoors.
- **Stay hydrated.** Drink plenty of water during all segments of your workout to keep hydrated.

Don't let the cold weather stop you from maintaining an active lifestyle—take the necessary safety precautions this winter to ensure a safe workout.

In the Know

4 Steps for Reporting an Auto Theft

Having your vehicle stolen can leave you feeling distraught and unsure of what to do. Follow these steps to report an automobile theft:

1. **Call the police.** The sooner you contact authorities, the greater the chances of recovery. Relay all pertinent information to the police: the vehicle's last location, identification number and description. Some insurance companies will not assist you in a stolen vehicle claim unless a police report has been filed.
2. **Contact your insurance company.** Notify your insurance company of the incident as soon as possible. This way, you may not be held responsible if the vehicle is involved in any incidents while out of your possession.
3. **Notify your leasing or financing company.** If you're leasing or financing your vehicle, be sure to notify the leasing or financial office of the theft so they can begin working with your insurance company and get the claims process moving faster.
4. **Report that your car has been stolen to the DMV.** State departments of motor vehicles have a stolen vehicle database that can assist the police in recovering your vehicle.

INSIGHTS