

# Personal Lines Insights

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Provided by: RiskSOURCE Clark-Theders

## Life

### Preventing Lyme Disease

Spending time outdoors is a wonderful way to bond with family and friends, and enjoy nature. But before you head into the great outdoors, you need to be aware of a danger lurking in the woods—Lyme disease. This bacterial infection is contracted after coming in contact with a tick that has fed on another infected animal. While outside, use these tips to avoid coming in contact with ticks:

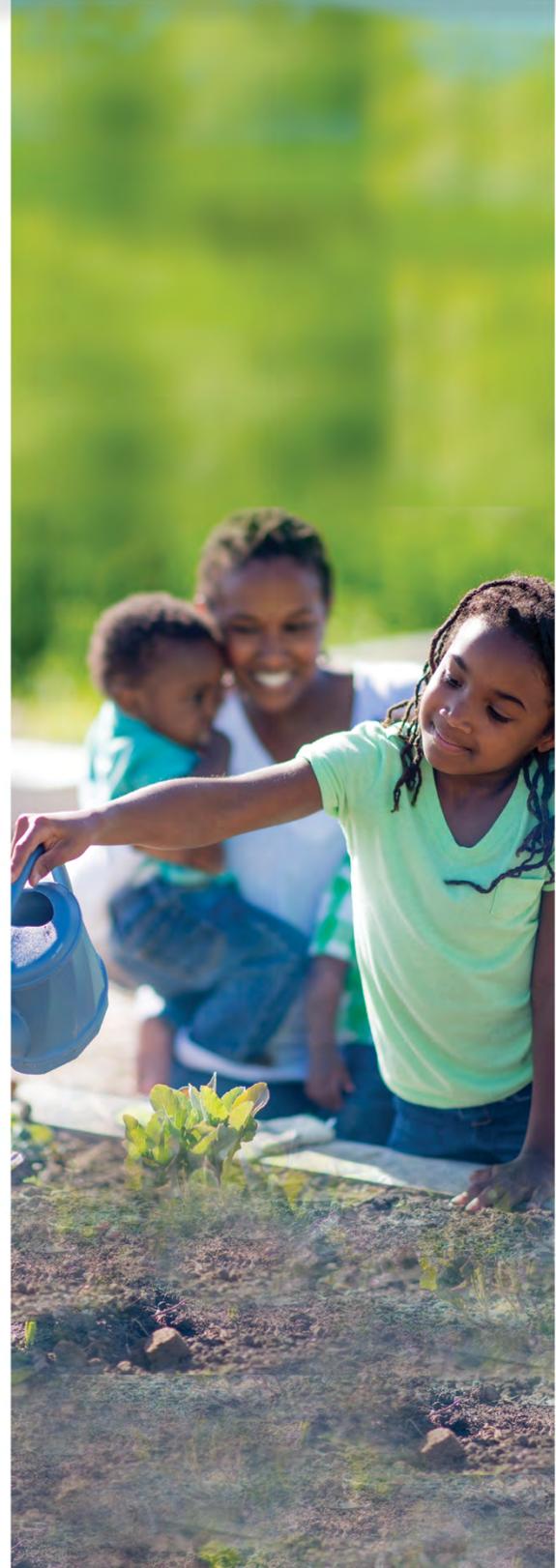
- Wear light-colored clothing to make identifying ticks easier.
- Spray yourself with insect repellent.
- Wear a long-sleeved shirt and pants when in wooded areas.
- Walk in the center of trails to avoid overhanging trees or bushes.
- Keep long hair tied back to keep ticks from climbing up your hair and attaching to your scalp.
- Wash your body and clothing, and inspect your body for ticks afterward. Inspect your dog's fur if they have been playing in wooded areas.

### Removing a Tick

Bacteria from tick bites do not transmit into your bloodstream for 36 to 48 hours, which lessens your chance of contracting Lyme disease if you find ticks and remove them immediately.

If you find a tick on your body, use tweezers to grab the tick firmly where it has entered the skin. Slowly, yet firmly, pull the tick directly outward. Once the tick is removed, clean the bite thoroughly with a disinfectant and watch the area for a rash shaped like a bull's-eye occurring within 30 days at the site of the bite. The rash may also be accompanied by flu-like symptoms.

Consult a healthcare provider if you are experiencing symptoms of Lyme disease.





## Auto

### **Avoid Drunken Driving on the Fourth of July**

The Fourth of July period (from July 2-6) is especially dangerous for drunken driving accidents. In 2020, 493 drivers were killed in motor vehicle crashes during this period. Of those fatalities, 41% occurred in alcohol-related crashes. Consider the following tips to avoid drunken driving:

- Plan ahead with a designated driver. If you don't have a designated driver, use public transportation or a ride service.
- Take your job seriously if you are a designated driver. Don't get behind the wheel if you've had any alcohol.
- Don't let your friends drive drunk. If you see that one of your friends is drunk and planning to drive, take their keys and find them a sober ride home.

Contact local law enforcement if you see a drunken driver on the road.

For additional safe driving information, contact us today.

## Home

### **Preparing for a Summer Vacation**

When preparing to leave for a vacation, it's easy to overlook basic home safety precautions. To protect your residence while you're away and enjoy a worry-free trip, keep in mind the following tips:

- Unplug small appliances and electronic devices.
- Pause newspaper and mail deliveries.
- Lock all windows and doors.
- Arrange to have your lawn mowed while you're away.
- Have a trusted neighbor or family member keep an eye on your home throughout your trip.
- Avoid leaving your house key outside your home, even if you think it's in a safe place.
- Set timers on inside lights and install a motion-activated sensor on outdoor floodlights.
- Consider turning off your home's water.
- Avoid posting photos of your trip on social media until after you return home.
- Raise the temperature on your thermostat or turn the system off completely. This ensures that you aren't paying to cool your home while you are away.

#### **Insurance Considerations**

Taking the proper precautions before you go on vacation can make all the difference when it comes to preventing damage to your home. However, even when taking the right steps to protect your residence, accidents can still happen. As such, it's important to ensure you have adequate insurance coverage.

Contact us today for more information and tips on keeping your home safe.