

Personal Lines Insights

August 2022

Provided by: RiskSOURCE Clark-Theders

Life

Strategies for Enduring Periods of High Inflation

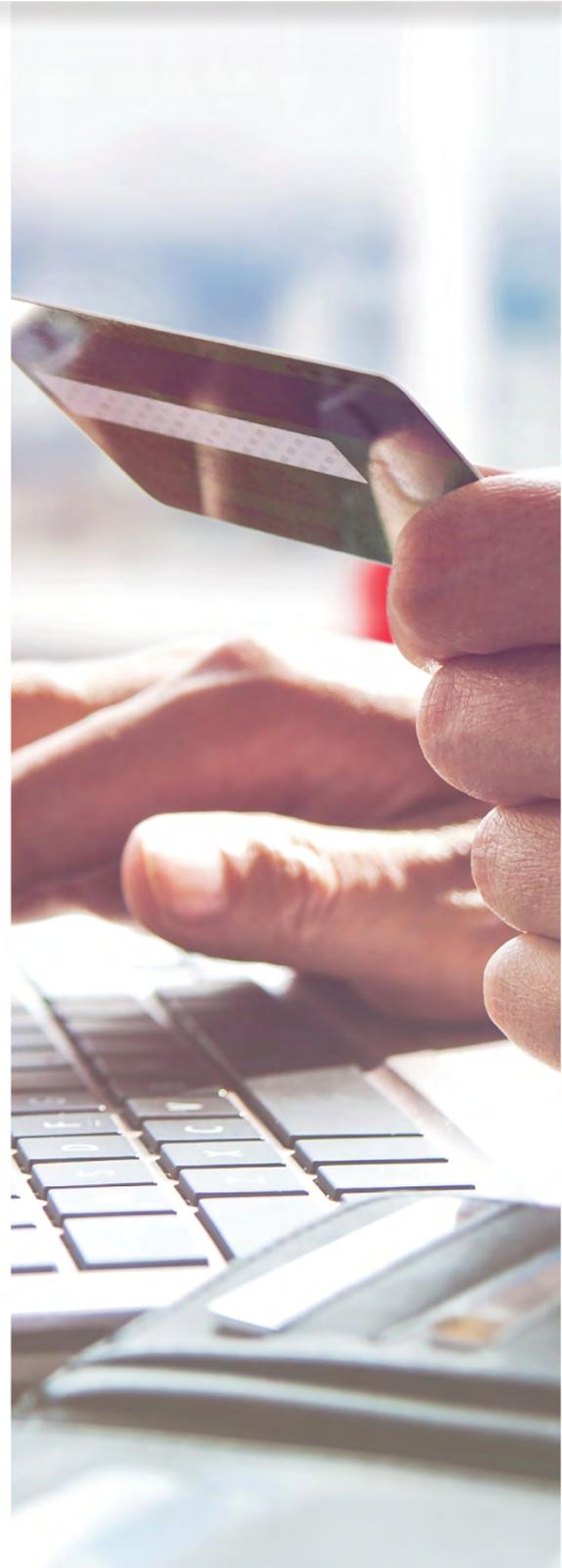
As inflation has reached its highest rate in several decades, costs have soared across the country. As a result, you've likely noticed that prices for necessities such as gasoline and groceries have risen.

While it's uncertain how long heightened levels of inflation will last, it's best to focus on what you can control.

Consider these tips to help endure high periods of inflation:

- **Create a budget.** A budget can help you focus on priorities—such as housing, food and utilities—and avoid overspending on nonessential expenses.
- **Reduce spending.** This could mean cutting down on expenses such as dining, coffee or entertainment, or it could entail focusing on spending money where you get the most value.
- **Use reward programs.** These programs offer discounts, reward you with free items or give you credit in exchange for your repeated business.
- **Shop for sales.** Shopping for sales could mean looking for new stores to build into your shopping routine, taking advantage of price-matching policies, or finding online or print coupons to save money on everyday purchases.
- **Find free activities.** When looking for activities, consider free or low-cost alternatives. These could include visiting museums, traveling to parks, attending community events or getting together with friends or family.

If you have additional questions or need resources for financial assistance, speak to your employer.





Auto

Mistakes to Avoid When Applying for Auto Insurance

You may not think an error on your auto insurance application is a big deal, but the consequences can be very costly.

Giving inaccurate information on your application can lead to increased premiums, policy cancellations or insufficient coverage in the event of an accident.

Here are some common mistakes to avoid when applying for auto insurance:

- Not listing all drivers
- Giving a false vehicle location
- Not reporting your driving infractions
- Not disclosing business uses
- Failing to update life changes

If you think you may have given inaccurate or incomplete information on your auto insurance application, contact your insurer to update your auto policy and avoid any ramifications.

For additional coverage guidance, contact us today.

Home

Tips for Grilling Safety

Many backyard gatherings are centered around the grill. Despite how great grilled foods taste, gas and charcoal grills can be dangerous. According to the National Fire Protection Association, grills send 19,700 people to the emergency room every year. Grills also cause an average of 10,600 home fires a year.

To keep your home and your family safe, consider these grilling safety tips:

- Do not let children and pets play near the grilling area when cooking until the grill is completely cool.
- Wear clothing that won't interfere with the cooking process. Do not wear clothes with long sleeves or dangling pieces.
- Place your grill at least 3 feet away from other objects, including your house, trees and outdoor seating.
- Use starter fluid for barbecue grills that use charcoal only. Do not use starter fluid for gas grills.
- Check the connection between the propane tank and the fuel line to ensure it is not leaking and is working properly before using a gas grill.
- If you suspect your gas grill is leaking, turn off the gas and get the unit fixed before lighting it. Never use a match to check for leaks.
- Do not bring your grill into an unventilated or enclosed space such as the garage or inside your home. This is not only a significant fire risk but also a carbon monoxide hazard.
- Be prepared to put out fires. Keep baking soda by your grill to control grease fires and a fire extinguisher nearby for all other fires.

Grill fires can start easily and spread quickly. But with the proper precautions, your family can safely enjoy this tasty summer activity.

Contact us for additional household safety information.