

# Personal Lines Insights

January 2023 | Provided by: RiskSOURCE Clark-Theders



## Stay Healthy This Winter

The winter months are known for bringing sickness. In particular, this winter, health experts are warning of a “triple-demic” due to the threat of severe respiratory syncytial virus (RSV), influenza (flu) and COVID-19.

Viruses transmit more effectively in cold and dry weather, increasing your chances of coming into contact with someone contagious. Read on for tips on keeping yourself and your family healthy this winter.

### Keeping Yourself Safe

Practicing good self-care is one of the best ways to stay healthy this winter. Here are some tips for taking care of your body:

- Exercise regularly.
- Get a full night’s rest.
- Eat nutrient-rich foods.

You can also reduce your risk of catching an illness from others with the following practices:

- Wash your hands often.

- Get a flu vaccine.
- Avoid touching your eyes, nose and mouth.
- Clean frequently touched objects and surfaces.
- Avoid close contact with people who are sick.

### Keeping Others Safe

No matter how careful you are, some sickness may be inevitable. Here are some tips to keep from passing on your sickness to others:

- Don’t go to school or work if you aren’t feeling well.
- If you have a fever, stay home for 24 hours unless seeking medical care.
- Cover your mouth and nose when coughing or sneezing.
- For further guidance, contact your doctor today.

By keeping the above tips in mind, you can help keep yourself and others safe from various illnesses this winter. Contact us for more lifestyle tips.



## Just Moved? Don't Forget to Update Your Home Address

Although it can be an exciting experience, moving to a new home also comes with a wide range of tedious tasks and responsibilities. And while most individuals are prepared to pack and unpack boxes, many forget just how many places need their updated contact information.

Here are some tips for updating your home address after you move:

- Notify all applicable local, state and federal agencies of your new address (e.g., post office, the Department of Motor Vehicles, the IRS).
- Inform financial institutions and advisors of your new address (e.g., credit card institutions, 401k administrators).
- Tell all of your care providers (e.g., doctor, dentist, veterinarian and child care) and any memberships or clubs your family is a part of.
- Inform all utility providers (e.g., gas, electricity, water, garbage, phone, television and internet) to avoid paying for services at your previous residences.
- Notify any subscription or residential services of your new address (e.g., magazine or newspaper subscriptions, home maintenance services, security services, cleaning services).
- Update your voter registration.

Last, be sure to tell your insurance agent and insurance company about your move. This information is vital to ensure your insurance policies are up-to-date. Additionally, depending on the location and characteristics of your new home, informing your insurer of your updated address could even result in lowered premium costs or newly available forms of coverage.

Contact us today for further home insurance guidance.



## Adding a Teen to Your Car Insurance Policy

If your teen is approaching driving age, it may be time to start thinking about adding them to your auto insurance policy. Although this will likely cause your premiums to rise, there are several things you can do to help keep your teen safe and your rates affordable.

Here are some tips to consider when adding a teen to your auto policy:

- **Pick the right car.** Used cars, SUVs, minivans and Sedans are often the most affordable for teen drivers.
- **Enroll your teen in a safe driving course.** A safe driving course will teach your teen the rules of the road.
- **Increase your collision deductible.** Your monthly premiums will typically be lower with a higher deductible.
- **Lay out clear safety expectations.** Your teen should know never to text or drink while driving.

Having a new driver in the family is an exciting time, but it can also bring about a variety of questions. Contact us today for more auto insurance and safety tips.

