

# Personal Lines inSights

August 2023 | Provided by: Chittenden Group



## Understanding and Staying Safe From Summer Heat Illnesses

Warm weather and sunny days are among the best parts of summer, but it's often possible to have too much of a good thing. When enjoying the season, it's important to do so safely and responsibly. After all, extended exposure to high temperatures could be dangerous.

Heat illnesses can have significant effects on your short- and long-term health. Common heat-related conditions may include the following:

- Heat rash
- Heat cramps
- Heat exhaustion
- Heatstroke

To reduce your risk of developing a heat-related illness, consider the following tips:

- **Dress appropriately.** Wear lightweight, loose-fitting clothing and avoid dark colors during sunny conditions.
- **Check the forecast.** Avoid planning outdoor and high-intensity activities on days with high temperatures.
- **Enjoy air conditioning.** Remain indoors on hot days. If you don't have air conditioning at home, consider getting some relief in a public area, such as a mall or library.
- **Stay hydrated.** Drink water, juice and sports drinks regularly to replenish your fluids, salts and minerals while avoiding alcohol and caffeine.
- **Wear sunscreen.** Being sunburned may contribute to dehydration and affect your body's ability to cool.

For additional lifestyle safety guidance, contact us today.



## Celebrate National Water Quality Month

Founded in 2005 by the Environmental Protection Agency, National Water Quality Month is an annual campaign dedicated to maximizing the use of fresh water. Every August, National Water Quality Month focuses on reminding people of the importance of fresh water and how it contributes to the world as we know it.

Unfortunately, many water sources have become jeopardized. In fact, according to the National Parks Conservation Association, over 50% of waterways are now considered “impaired” under the Clean Water Act.

This year, celebrate National Water Quality Month by taking the following steps:

- **Visit car washes**—Professional car washes are legally required to use sewer systems that treat their drained water. Washing your car at home may use excessive amounts of water and could allow toxic chemicals into drains, eventually leading to natural bodies of water.
- **Dispose of medication properly**—Avoid flushing unwanted or expired medications down the toilet. These products may contain toxic chemicals.
- **Reconsider cleaning supplies**—Refrain from using antibacterial soaps or cleaning products in your drain, as they may eventually reach natural bodies of water and harm aquatic life.
- **Avoid fertilizer with phosphorous**—Be mindful of what fertilizer you use on your lawn or in your garden as products that include phosphorous may leak chemicals into nearby groundwater following rainfall.
- **Install a rain barrel**—You may be able to conserve rainwater for various uses, such as watering your yard. This may also help limit your water bill. Check local and state laws to ensure rain barrels are allowed in your area.
- **Check your equipment**—If your home’s plumbing system is old, corroded or otherwise subpar, it may affect the quality of your drinking water.

For additional home safety guidance, contact us today.



## Mistakes to Avoid When Applying for Auto Insurance

While purchasing auto coverage is an essential loss control measure, you should also understand potential pitfalls that could affect your costs and coverage, potentially leaving you with insufficient financial security in the future.

When applying for auto insurance, avoid the following pitfalls:

- **Failing to list all drivers**—Make sure anyone who drives your vehicle is listed on your policy.
- **Providing an incorrect address**—The listed location of your vehicle may affect your coverage, and failing to list an accurate address may leave you with insufficient insurance.
- **Concealing infractions**—Failing to disclose infractions or other parts of your driving record could lead to you lacking coverage or incurring other penalties.
- **Failing to report all uses**—If you use your vehicle for business reasons, including driving for a rideshare or delivery service, you may require commercial auto insurance.

Contact us today for additional auto insurance and safety solutions.