



LEVIN INSURANCE AGENCY



**MANY
OPTIONS,
ONE CHOICE**

Seasonal Safety

Tips for Protecting Your Family This Summer

SUMMERTIME IS here and your kids will probably be getting together with friends, playing and swimming, and your family taking road trips.

It's a time of fun and bonding after a busy year of school. Everyone should take the time to relax. But just because there may be more leisure doesn't mean that dangers don't lurk.

You can take the following steps to protect your children and family to ensure that you have a safe summer free of avoidable accidents:

Take extra care around pools

When your kids are playing in a pool, there should always be adult supervision. Whoever is supervising should avoid getting too focused on other activities, like playing on their phone or reading a book.

Many adults think these distracting activities won't prevent them from hearing if someone is in distress in the pool, but they are wrong. Someone struggling to swim may not be able to shout out, and some activities can make you tune out other stimuli.

Be especially vigilant when the little ones are poolside or swimming. The Centers for Disease Control (CDC) recommends designating one adult to watch all children swimming or playing

in or around water, and being close enough to reach them at all times.

Have a back-up GPS plan

Once out of the city, cell service is spottier and can play havoc with your car or phone GPS.

To avoid this, have a back-up plan and consider investing in a state highway map and a compass so that you can at least figure out where you are by looking at road signs.

On top of that, be prepared in case you are stranded or lost. Keep a survival kit in your car with emergency water, food, blankets, flares and other supplies.

Camping safety

One of the biggest problems people encounter when camping is wild animals coming into their camp at night to get food. Animals have a keen sense of smell and while critters like racoons and chipmunks can be just a nuisance, a bear or bison entering your camp can have deadly consequences.

If you are in a wildlife area, make sure you store your food in a place that animals can't get to it, like your vehicle. However, if you are in bear country, that may not be such a good idea. Some campgrounds in bear country will provide

on-site metal bear-proof containers in which to store food. In a pinch, hang food in a tree.

Beware of ticks

If you are in a forest, park, grassland, prairie or other nature area, at least one of you may pick up a few ticks along the way. While most tick bites can be just a nuisance, others, which spread Lyme disease or the Powassan virus, can make you extremely sick – or worse.

To avoid and prevent tick bites, the CDC recommends that you:

- Pre-spray your shoes, clothing and outdoor gear with a repellent that

See 'Child' on page 2

WELCOME!

Now that summer is here, we are looking forward to barbecues, bonfires, and fun with family and friends! We hope this newsletter finds you enjoying another beautiful Michigan summer, too! We appreciate your continued business and are here to help you with all of your insurance needs!

Levin Insurance Agency



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If you have any questions regarding any of these articles or have a coverage question, please contact us at:

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More People Sued for Social Media Posts

SOCIAL MEDIA has grown by leaps and bounds over the past decade. But, what many people don't understand are the unique risks that come along with social networking.

Anyone using Facebook, Instagram, Twitter, LinkedIn or any other social networking site should exercise extreme caution in what they decide to say online.

As an example, in 2013 a teenager in Florida sued some of her classmates and their parents, accusing the classmates of bullying and humiliating her in a Facebook group. In another case from 2015, a 14-year-old California girl sued her classmates – and their parents – for setting up a fake Facebook account under her name and using it to bully her.

Whether or not the allegations are true, the teenagers and their parents in such instances will need to hire lawyers to defend these cases and money to pay for the possible judgments against them.

Many people believe a standard homeowner's insurance policy will cover these kinds of lawsuits. In fact, it probably will not provide the necessary coverage.

A standard policy covers bodily injury or property damage done to someone else. It defines bodily injury as "sickness, harm or disease," and it defines property damage as "destruction of or injury to physical property."

Neither definition includes publishing or saying something that injures another person's reputation. Hence, the policy is not likely to cover a Facebook post. Typically, a lawsuit resulting from a social media post would allege inflicting emotional distress, defamation or some similar charge.

Personal umbrella policy

A good source to consider for extra coverage is a personal umbrella policy. This kind of policy provides additional insurance in circumstances where a loss has depleted the amounts of liability insurance offered under a homeowner's policy.

But, the policies also extend coverage where a homeowner's policy may not. An umbrella policy typically contains a personal injury clause that protects the homeowner from other circumstances, such as defamation, libel or slander lawsuits.

Umbrella policies usually have a deductible of \$250 to \$500, but that's a small price to pay for avoiding financial devastation.

Personal injury endorsement

The other option is to buy a personal injury endorsement. This policy addition broadens your homeowner's policy's definition of bodily injury to include personal injuries, such as false arrest, false imprisonment, defamation, invasion of privacy, malicious prosecution, wrongful eviction and wrongful entry.

Like the rest of your homeowner's coverages, the endorsement will probably exclude coverage for business-related activities, such as defaming a competitor on your business blog. It will also exclude coverage for claims resulting from and intentional or illegal activities.

As we become more exposed to risk through social networking, keep in mind that you should choose your words carefully on any social networking site.

Additionally, if you do not already have an umbrella policy, call us to see if it would be a good match for you. ❖



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Never Leave a Child in a Locked Car

- contains permethrin.
- Wear light-colored clothing that covers all parts of the skin (long sleeves, tall socks) to help you locate ticks on your body.
- Conduct a self-check every time after being outside.
- Have a friend or family member check over your body, and vice versa.

Don't leave kids, pets in the car

Never leave infants, young children or pets in a parked car, even if the windows are cracked open.

The most vulnerable are infants and small children, who may be forgotten strapped into their safety seats.

One way to avoid this happening is by using the "teddy-bear

system." When the safety seat is empty stow the teddy bear in the seat, buckled in like a child. When the child is in the seat, move the teddy to the front passenger seat to remind yourself your little one is in the back.

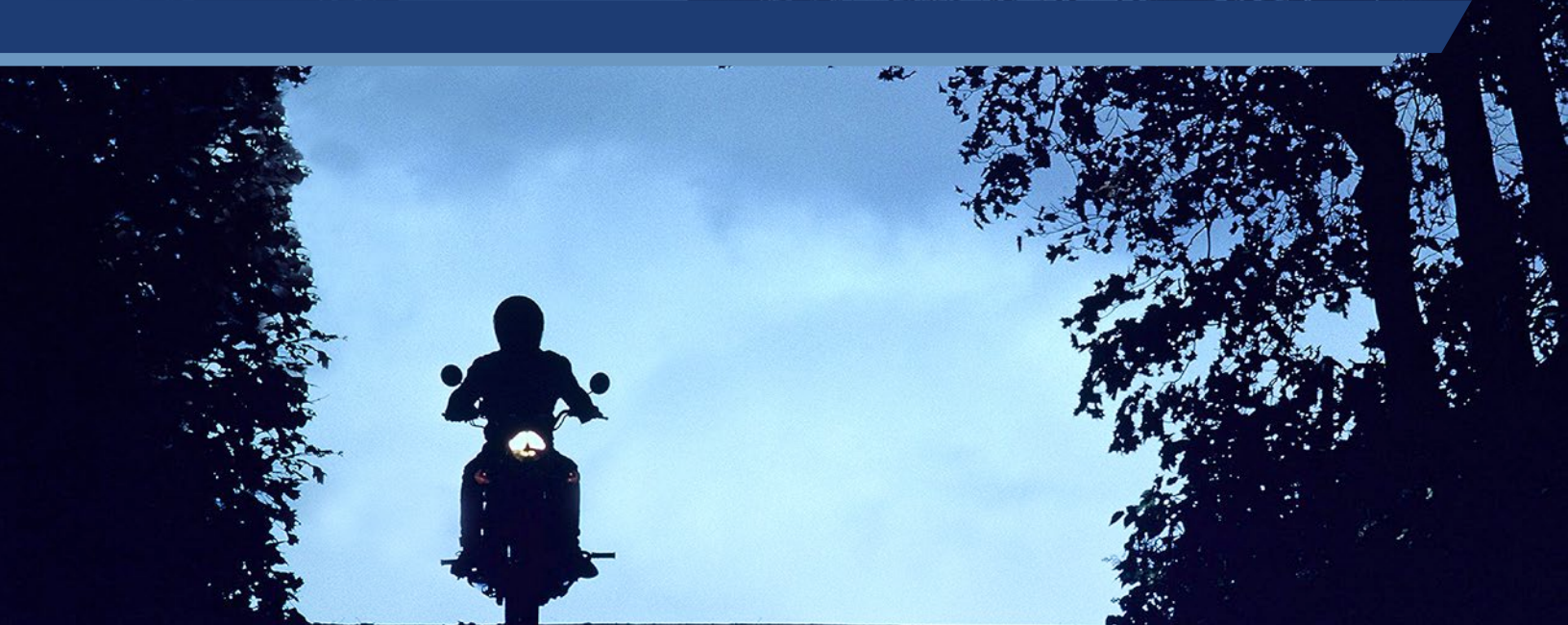
Protect against medical emergencies

If you are planning to travel overseas or embark on a cruise, you may want to consider travel insurance with emergency medical benefits and emergency medical transportation benefits.

These benefits can cover your medical care and transportation if you have a medical emergency while traveling.

In addition, emergency medical evacuations will get you out of a remote area and transported to a place where you can receive proper medical care. ❖





Biker Protection

Buying a Motorcycle? Secure the Right Coverage

IF YOU ARE one of the Americans who have purchased a motorcycle in the last 10 years, you're clearly far from alone: Ownership has risen steadily in the past decade and over 13 million people across the U.S. are now riding motorbikes. And of that total, nearly 20% of all riders are women.

Just as for car drivers, motorcycle riders are required to secure insurance and you want to make sure you have proper coverage in case you are in an accident or your bike is stolen. And if you've purchased a quad, three-wheeler or dirt bike, you should get insurance for these as well.

You also need to know Michigan's minimum coverage levels for street bikes.

Here are the main things you should be looking at when shopping for a policy.

Your coverage options

There are a number of different coverages you can purchase, but the one you cannot legally go without is liability.

Liability – You are required to have a basic set amount of liability coverage, which can vary depending on the state.

There are three types of liability coverage in a standard policy and you are required to secure at least the minimum coverage as mandated by the state.

In Michigan, the minimum liability coverages required by the state are:

- \$20,000 for the bodily injury or death of a person in an accident;
- \$40,000 in an accident with two or more people; and
- \$10,000 of personal property coverage.

But the minimums will not be enough if you do serious damage to another vehicle or seriously injure a third party. Consider buying extra liability beyond the state minimum requirements to protect your assets in case you're sued over an accident.

If you injure someone and are sued, the minimum will not go far

in paying both your legal costs and any awards for the third party.

Additionally, most liability portions of policies do not cover passengers, so you should also have coverage for them too. "Guest passenger liability" insurance covers any non-household-member riding on the back of the motorcycle.

Most insurance companies require this coverage for a street bike. It's either combined with the liability portion of the policy or it's a separate coverage. This coverage is generally optional for off-road vehicles.

Uninsured/underinsured motorist coverage – This is a smart buy. It pays out for injuries that you and/or your passenger sustain in an accident caused by a driver who is not properly covered or didn't purchase insurance at all. It may or may not include damage to your bike, so check with us on this one.

Extra coverage for bike upgrades – If you own a motorcycle that's been modified and upgraded with more chrome, saddlebags, custom handlebars and other decorative or safety features, you may need to discuss additional coverage in case your bike is damaged.

Experience counts – If you are a first-time motorcycle rider, be prepared to pay more for your coverage.

It's a fact that's been borne out by countless studies: Inexperienced riders are four times as likely to be involved in motorbike accidents than those with five or more years of experience.

Collision coverage – If you're in an accident, regardless of fault and whether there was a third party involved, this coverage would pay to repair your bike after you pay the deductible.

Comprehensive – This coverage will pay for repairs to your motorcycle from damage from other than an accident (like hitting an animal) or replacement cost if it is stolen. Like collision, you have to pay the deductible first.

Medical payments – This pays the medical bills for you and your passenger if you are injured in an accident. ❖



Simple Steps for Lowering Summer Cooling Bills

WHEN TEMPERATURES rise, consumers' energy bills also rise. This can be a difficult situation for seniors as well as others living on a fixed income.

Many people know just how high the numbers on these bills can climb, and this is especially true for those who do not know how to reduce their energy usage. There are several easy ways to cut your cooling bill.

Shade the unit or condenser

If possible, make sure the condenser or unit is in the shade. If there are no trees shading it, consider installing an awning.

Although this requires spending money, an awning is a good investment. Keeping the unit shaded can reduce energy consumption by up to 10%.

This means that the awning will pay for itself in a short amount of time. However, it is important to avoid restricting airflow around the unit.

Any enclosures, shrubs and other items that prohibit air from freely flowing should be placed elsewhere.

Inspect the ducts

For central AC units, look carefully at the duct work. If there are any gaps, seal them immediately.

Air leaks are common in older houses, and it is estimated that at least 20% of the cold air escapes through these gaps. Caulking or weather stripping around doors and windows can also help keep the cool air in.

Install timing devices

For central AC systems, install a programmable thermostat. If there are window units, install timers to turn them on and off in sync with a personal routine.

For example, make sure the AC is not running while the home is vacant.

When a room with a window AC unit is vacant, turn the device off. Program it to go off in the evenings, and use the house fan or window fans whenever possible.

Change or clean the filter regularly

When AC units are in use, it is best to change their filters once each month.

Many home improvement stores sell permanent filters, which can be cleaned with water and reused. For those who have central systems, it is worth the money to have a professional clean and service the unit at the beginning of the hot season.

Replace outdated units

Not all people have the money to drop on a new central AC system or even a window unit. If possible, save up before the hotter months arrive.

When it is time to buy a new unit, look for one with an Energy Star certification. These units use between 30 percent and 50 percent less energy, so they will pay for themselves in savings over a short amount of time.



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To make sure the energy bills are as low as possible, remember to turn off the lights in rooms that are not in use.

By practicing these helpful tips each year, families can save more money for a vacation to escape the heat. ❖

