



PERSONAL LINES

INSIGHTS

Provided by Mountain State Insurance Agency, Inc.

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LIFE

7 Tips for Avoiding Heat Illnesses This Summer

Extreme summer temperatures are not only uncomfortable, they are also dangerous for your health. This is particularly true for older adults and children, who are more susceptible to illness.

Here are some tips for staying safe when you're out in the heat:

1. Wear loose, light-colored clothing so your skin gets air exposure.
2. Shield your head and face from direct sunlight by wearing a hat and sunglasses.
3. Avoid spending time outdoors during the middle of the day, when temperatures are highest and the sun is directly overhead.
4. Take regular breaks in a shaded area if you're involved in a strenuous activity.
5. Drink water frequently, even if you aren't thirsty. Experts recommend drinking at least 8 ounces every 20 to 30 minutes to stay hydrated. Stick to water, fruit juice and sport drinks while avoiding caffeinated or alcoholic beverages, which can dehydrate you.
6. Monitor children and seniors carefully, since they can get dehydrated more easily.
7. Call 911 if someone exhibits symptoms of heat stroke, such as flushed skin, rapid breathing, a throbbing headache or confusion.

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Mountain State Insurance Agency, Inc.
<http://www.mountainstateinsurance.com>



HOME

Making a Home Inventory

Your homeowners insurance policy is there to protect you from losses like fires and burglaries, but an often forgotten part of having this coverage is documenting your possessions. Insurance carriers are much more likely to reimburse you if you can show them a lost item's value and condition. Plus, a completed home inventory can help you determine if you have enough insurance coverage.

Consider these tips when you're conducting an inventory of your possessions:

- Walk through every room of your home and identify all of the contents.
- Document as many details as possible, even if they don't seem important. This could include model numbers, serial numbers, descriptions and dates of purchase.
- Keep receipts for all of your large purchases so you can determine an item's value and help with any necessary appraisals.
- Take photos or videos of your possessions to help determine exactly what's been lost or damaged after an incident, and keep this documentation with your completed home inventory.
- Store your home inventory and all other relevant documents in a fireproof safe, and consider storing a copy in another secure place.
- Update your home inventory regularly to ensure it accounts for all of your possessions.
- Get in touch with Mountain State Insurance Agency, Inc. to determine if you have enough coverage for your personal belongings.

AUTO

Buying Used Vehicles

Buying a used vehicle can be a great way to get on the road while saving money. But you need to be extra careful when looking at used vehicles so a defect or maintenance problem doesn't catch you by surprise after you've made a purchase.

Here are some things you should always check before you buy a used vehicle:

- Look for any wear or scratches around the vehicle's dashboard. This could be a sign of an altered odometer.
- View the vehicle from all angles to check for wear and tear.
- Check for a damp or moldy smell in the interior that could point to water damage.
- Take the vehicle on a test drive to see how well it performs. Also try to listen for clanking or grinding noises that could indicate damage.
- Ask a salesperson to let you look under the vehicle's front hood.
- Check the vehicle history report. Use the car's vehicle identification number to see its history.

In The Know

Parking Lot Safety

Parking lots are common hazards for drivers and pedestrians alike. Slips, falls, auto accidents, theft, harassment and assaults are just some of the risks you may face when you're in a parking lot.

When you're behind the wheel, you need to keep these tips in mind in order to protect yourself and pedestrians:

- Park in a well-lit area, preferably one with surveillance cameras and security patrol services.
- Avoid parking near shrubbery or other areas that could conceal people.
- Park as close to elevators or stairwells as possible when keeping your car in a multistory garage.
- Lock your doors when leaving your vehicle, and have your keys out and ready when you return to ensure quick entry.
- Stay on guard and notify security or the authorities if you notice suspicious behavior.

INSIGHTS