



PERSONAL LINES

INSIGHTS

Provided by Mountain State Insurance Agency, Inc.

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“Biking is a great source of exercise, and can help save on gas and reduce a commuter’s carbon footprint.”

LIFE

Commute Safely While Biking

As temperatures start to rise, many commuters may consider using a bike instead of their cars. Biking is a great way to get exercise, and can help you save money on gas. In fact, the average person spends nearly \$9,000 a year to drive their car according to the American Automobile Association (AAA).

Keep these tips in mind to ensure you’re safe while biking:

- Always use hand signals to let surrounding traffic know when you’re turning and stopping.
- Purchase brightly colored clothing to make yourself more visible when it’s dark or if you’re biking in a wooded area.
- Practice your main routes beforehand by biking on the weekend or driving alongside them in your car to make sure that all bike paths are safe.
- Keep any relevant local laws that apply to bikers in mind, such as how to interact with motorists while sharing the road.
- Protect your head by wearing a helmet that’s certified for biking by the [Consumer Product Safety Commission](#).
- Be sure to bring a water bottle and cellphone with you when you bike.

Biking is a healthy alternative to driving. But to stay safe, it’s crucial that you remain attentive and cautious of cars on the road.

For more bike safety tips, [visit the National Highway Traffic Safety Administration’s website](#).

Mountain State Insurance Agency, Inc.
304-720-2000 Charleston
304-525-7821 Huntington
<http://www.mountainstateinsurance.com>



HOME

Spring HVAC Filter Maintenance

Your home's heating, ventilation and air conditioning (HVAC) system keeps the air in your home clean and free of pollutants. However, you need to keep your HVAC system's filter cleaned and maintained regularly so you know you're always breathing clean air.

Spring is the start of allergy season for many people, making it a great time to inspect your filter. Since your HVAC system circulates the air in your home, the filter will remove dust and pollen particles from the air.

Here some of the advantages of changing your HVAC's filter regularly:

- **Energy costs**—As your filter becomes clogged, your entire HVAC system will have to work harder and use more energy to make up the difference. According to the Department of Energy, the average household can reduce their energy bills by up to 15 percent by replacing air filters regularly.
- **Air quality**—A clogged filter won't clean your home's air as efficiently as a clean one. As a result, dust, dirt and allergens can spread around your home.
- **HVAC system lifespan**—Pollutants can spread throughout your entire HVAC system if the filter is blocked, putting undue stress on the system's motor and other parts. This can lead to expensive maintenance over time, or even the replacement of the entire system.

AUTO

Helpful Fuel-saving Strategies

The price of gas tends to change regularly, and you never know when the cost to fill up your tank is going to hit your finances unexpectedly. For this reason, it's important to save on gas whenever you can:

- Download an app that can show you the price of gas at each station in the area. However, be sure to choose a station before you drive so you won't be distracted.
- Avoid idling for long periods. Idling for just one minute consumes the same amount of gas as starting your engine.
- Lighten your car by removing heavy items from your trunk to help improve your overall fuel economy.
- Get your vehicle's fluids changed regularly
- Drive slower, as simply reducing your highway speeds can improve your fuel economy by about 20 percent.
- Compare fuel economy ratings when you're buying or leasing a new vehicle.

IN THE KNOW

Children and Concussions

According to the Centers for Disease Control and Prevention, 4 million people get concussions every year. These traumatic brain injuries can cause substantial damage to anyone, but they're especially dangerous for children:

Make sure to protect children from concussion by learning the early symptoms and home care tips:

- Severe symptoms include a loss of consciousness, severe headache, blurry vision, confusion, slurred speech or unresponsiveness. Take your child to an emergency room if they exhibit any of these symptoms.
- Less severe symptoms include vomiting, dizziness and trouble concentrating. Make sure to monitor these symptoms, and call your doctor if they persist or worsen.
- Children with concussions should be monitored for at least 72 hours and shouldn't engage in strenuous mental or physical activities.

INSIGHTS