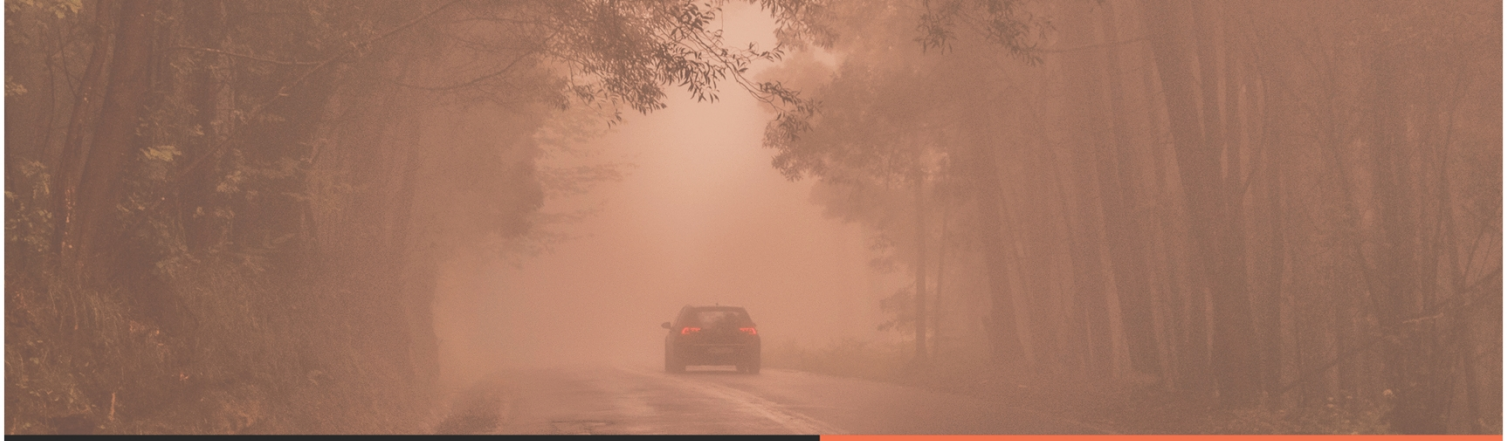
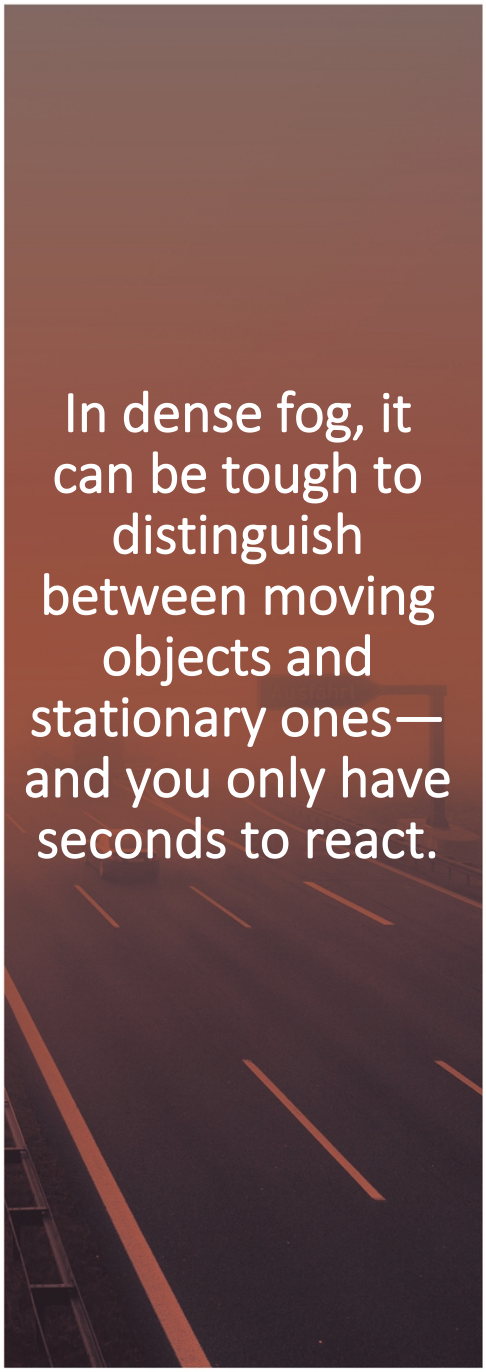


PERSONAL LINES INSIGHTS

OCTOBER 2020

Provided by Highpoint Insurance Group



AUTO

How to Drive Safely in Fog

More than 38,000 vehicle crashes occur in fog each year, according to the Federal Highway Administration. Fog is most likely to occur at night or in the early morning, when the daily temperature is at its lowest.

As with all adverse weather conditions, driving slowly and increasing your following distance will help you react safely and quickly to whatever comes your way. Additionally, consider these safe driving tips specifically for foggy conditions:

- **Use your lights.** Turn on your low-beam headlights and fog lights. Be careful not to use your high-beam headlights, as these can cause glare and worsen visibility.
- **Turn off cruise control.** Stay in control of the vehicle so you can react quickly.
- **Use the defroster and windshield wipers.** It's important to keep your view of the road clear and glare-free by reducing excess moisture on the windshield.
- **Listen for other vehicles.** If you're experiencing poor visibility, consider rolling down the window to listen for approaching cars or emergency vehicles. Turn off the radio as well if it's too loud or distracting.
- **Avoid passing others.** If your visibility is significantly reduced, avoid changing lanes or trying to pass other vehicles.
- **Follow road markers.** Use lane lines and reflectors to find your way through the fog. Focus on the solid, white line on the right-hand side of the road as a guide to avoid drifting into oncoming traffic or other lanes.
- **Watch for wildlife.** Most wildlife-vehicle collisions occur during the fall. In foggy conditions, animals—especially deer—may be more likely to enter roadways.

If the fog gets too dense, consider pulling over to a safe area by using your turn signal. Be sure to get off the road and onto the shoulder. Then, turn on your hazard lights.

Talk to Highpoint Insurance Group today if you have questions about collision coverage or car accidents caused by limited visibility.

Highpoint Insurance Group
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HOME

Renting vs. Buying a Home

More people are buying homes during the pandemic, as real estate prices and mortgage rates have dropped dramatically. Additionally, as many Americans continue to work from home, they want more space for an office or spare room.

While renting and buying both have their advantages, they also have their disadvantages. This is a very personal decision that depends on one's lifestyle and financial situation. Here are some pros of buying a home:

- Equity—Buying a house can build equity over time. If you have a fixed-rate mortgage, you won't have to worry about rising rent costs.
- Tax implications—If you are eligible to itemize tax deductions, you may be able to write off mortgage interest payments.

Alternatively, here are some pros of renting:

- Home maintenance—Home repair and ongoing maintenance can add up over time. A good home inspection might shed light on potential red flags. If you're renting, those household responsibilities usually fall on the landlord.
- Flexibility—Renting can be a great option if you're hesitant to buy due to a recent move to a new area, unstable employment or other life changes.

Search online for a "Rent vs. Buy" calculator to discover estimated everyday costs and determine how affordable each option is for you. It may be helpful to talk with a trusted real estate agent to decide what's best, as there are pros and cons to both choices.

LIFE

Maintaining Important Documents

Keeping important documents organized and accessible will save you time and hassle when you need them. As a good rule of thumb, if the document is difficult to replace or from the government, then it's likely more important to keep it safe and secure for longer periods of time—even forever.

Consider these maintenance guidelines for important personal documents:

- Keep utility bills, credit and debit card receipts, ATM receipts, and banking deposit or withdrawal receipts for one month.
- Keep pay stubs, checkbook ledgers and deductions for tax purposes for one year.
- Keep bank statements, W-2 forms, 1099 forms, tuition payments, medical bills or claims, and unemployment income stubs for seven years.

If you are storing documents at home, consider protecting them in a fireproof safe. For an added layer of security, choose one with a locking mechanism to avoid losing documents during a burglary. With today's technology, it's also possible to scan documents to have a digital backup. When it's time to dispose of documents, it's important to use a shredder to destroy physical copies and safely delete digital copies to protect against potential identity theft.

Common Warning Lights on Your Car

You're driving down the road when your dashboard suddenly illuminates with warning lights. Knowing what these lights mean can impact both your own and your car's safety.

Here are some of the most common car warning lights and tips on what to do if they turn on:

- **Battery charge light**—This means that the car's charging system is short of power or not charging properly, so get the battery or alternator checked.
- **Brake light**—This is a reminder that the parking brake is still on. Simply release it before driving. If it's lit continuously, check your brake fluid levels.
- **Check engine light**—This means that the car's diagnostic systems have detected a malfunction. Take the car to the shop to get a professional opinion.
- **Engine temperature light**—If you see a symbol of a thermometer placed in water light up, your engine may be overheating. This can result in engine damage, so pull over and turn off your vehicle.
- **Oil pressure light**—Typically depicted as an oil can, this light means there's a loss of oil pressure. Check the oil level and pressure.

Not all warning lights are universal, so refer to your owner's manual to understand what each light means for your vehicle.