



PERSONAL LINES

INSIGHTS

Provided by Highpoint Insurance Group

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HOME

How to Prepare for a Power Outage

You can't control the weather—but you can take proactive safety measures to protect your family and home against the threat of power outages. Consider these tips:

- **Invest in a home generator.** A portable backup power source can keep critical equipment like refrigerators, sump pumps and air conditioners running during a blackout.
- **Utilize surge protectors.** A UL-listed surge protector can safeguard expensive electronic devices like televisions, gaming consoles and desktop computers.
- **Develop a family emergency communications plan.** It's important to have a game plan so everyone knows what to do and when. Decide on a meeting spot, identify shelter locations and store the plan on your cellphone.
- **Assemble an emergency survival kit.** Account for your pets, too. The American Red Cross recommends having the following items readily available:
 - One gallon of water per person per day for at least three days
 - Nonperishable food to last each person three days
 - Flashlight and extra batteries
 - First-aid kit
 - Sanitation and personal hygiene items
 - Copies of important personal documents (e.g., medication lists, passports, birth certificates and insurance policies)
 - Cellphone with both wall and car chargers
 - Pet food, supplies and water
 - Emergency contact information for family and friends

When the storm is approaching or the lights are already out, consider unplugging or turning off electronics and small appliances. Remember to keep freezer and refrigerator doors closed as much as possible to maintain cold temperatures. If unopened, the refrigerator will keep food cold for about four hours, and a full freezer will hold its temperature for 48 hours—24 hours if it is half full.

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AUTO

What to Do if Your Car Is Totaled in an Accident

A car is generally considered totaled when repair costs exceed the car's value—or the vehicle can't be repaired safely. In some cases, state laws require the insurance company to call it a total loss due to the amount of damage.

If you're involved in a car accident and think your car may be totaled, there are a few steps to follow:

1. Take photos of the damaged vehicle from many different angles.
2. Contact your insurance agent ASAP to initiate a claim.
3. Have the vehicle towed to your insurance company's preferred repair shop.
4. Collect paperwork for your claim, including the accident police report, your car title and loan provider contact details (if applicable).
5. Answer any questions from the claims adjuster during their investigation.

The insurer will issue payment for the actual cash value of the totaled vehicle, minus your coverage deductible. Following a total loss, you may want to replace the vehicle right away.

WELLNESS

Tips for Working Out in the Heat

With social distancing guidelines in place, many Americans are moving their workouts outside to stay active and get some fresh air. It's important to understand that working out in hot and humid weather can put extra stress on your body.

If you're not careful when exercising, you're at risk for serious illnesses, including heat cramps, heat exhaustion and heatstroke. That shouldn't deter you, though, as experts recommend at least 150 minutes of moderate aerobic activity each week.

Keep in mind these tips to safely exercise in the summer heat:

- **Avoid the hottest part of the day.** If possible, plan your workout before 10 a.m. or after 3 p.m. to dodge those strong sun rays.
- **Wear light-colored clothing.** Dark colors absorb the heat, while light colors will reflect the sun. Lightweight, loose-fitting clothing will help air circulate and keep you cool.
- **Apply sunscreen.** Opt for a broad-spectrum sunscreen that's at least 30 SPF. Reapply every two hours, even if the label says it's sweatproof. Wearing a wide-brimmed hat can also protect your face from sun exposure.
- **Stay hydrated with water.** Drink water before you head out, and try to take sips every 15 minutes during your workout—whether you're thirsty or not.
- **Replenish your electrolytes.** Instead of reaching for a sports drink, consider replacing electrolytes through real food like chia seeds, kale, coconut, or fruits and vegetables.
- **Listen to your body.** If you're feeling dizzy, faint or nauseous, stop immediately. Take a seat in the shade and drink some water until you're feeling better. Watch for symptoms of heat-related illness.

If you're not used to the heat and humidity, ease up on your outdoor workouts. Your body may need to adapt, so follow its lead and gradually pick up the pace or intensity. Although you may be sweating before the workout begins, go easy on yourself and accept that you may have to adjust your exercise program as it moves outdoors.

In the Know

Tips for Making Your Car Last

According to Consumer Reports, a car's average lifespan is about eight years or 150,000 miles. However, many well-built vehicles today that are properly maintained will be able to go extra miles and save you money.

Consider these tips to help your car go the distance:

- Stick to the service schedule.
- Clean your car—inside and out.
- Drive smoothly to avoid abrupt braking and hard accelerating.
- Avoid overloading.
- Check and rotate your tires.
- Choose quality parts and fluids.
- Top off fluids regularly.
- Maintain the battery.

No matter what you do, eventually it'll be time to move on and say goodbye to your car. It's important to replace your vehicle if it's costing too much to maintain or repair—especially if the car is no longer safe.

INSIGHTS