

Personal Lines Insights

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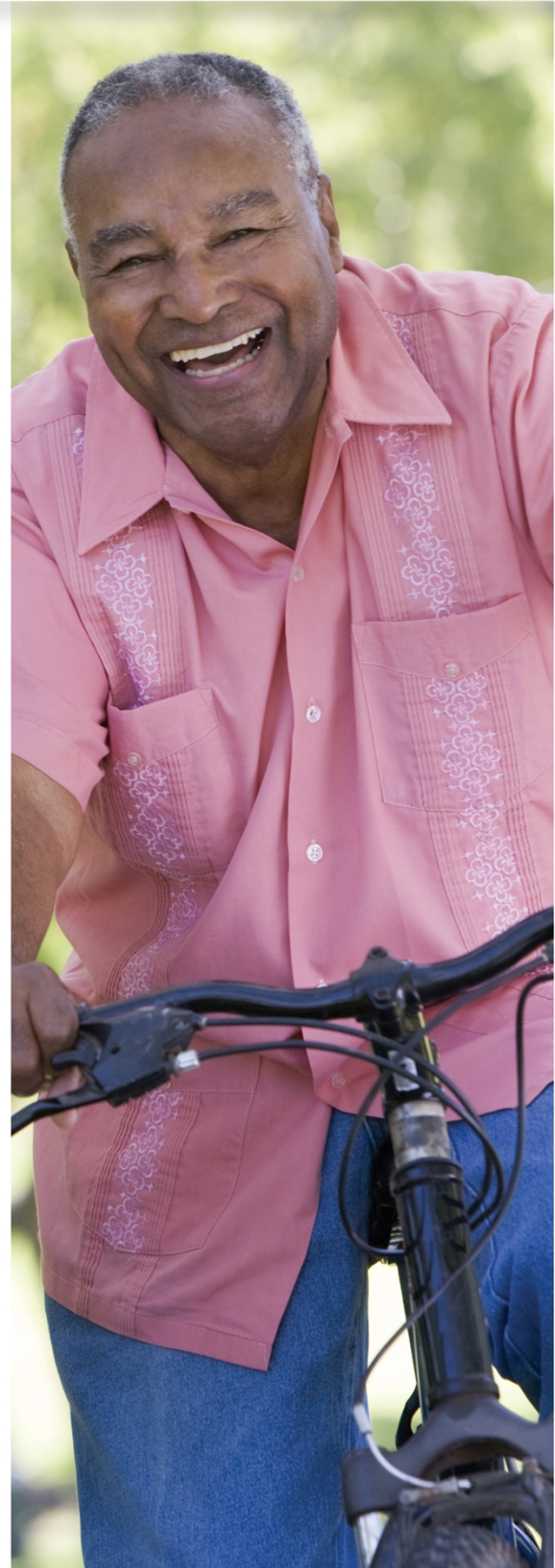
Life

Get on Your Bike and Ride Safely

Bicycling is a fun and healthy way to explore the outdoors, especially in spring and summer. However, biking also has safety risks that can lead to injury if you are not careful. The more you know about bike safety, the more you can enjoy your next bicycling adventure. Stay safe with these rules for riding:

- **Protect yourself.** Wear a bike helmet and bright or reflective gear. Install a white front light and red rear light on your bike, as well as reflectors for visibility. A horn, bell and rearview mirror are also good safety additions.
- **Keep kids safe.** If you bike with children, make sure they also wear properly sized, protective helmets—even in ride-along attachments.
- **Ride a bike that fits.** If your bike is too big, it is hard to control and makes for an unsafe ride. A bike shop can help determine the best fit for safety.
- **Stow and carry.** Carry items in a backpack or strapped to a bike rack or carrier. Your hands are for holding onto handlebars, not for carrying items while you bike.
- **Ride a roadworthy bike.** Make sure your bike seat is at the right height and locked in place. Your tires should be fully inflated. You may also want to carry a bike repair kit in your backpack to fix any unwanted flat tires. Don't forget a water bottle for hydration and a healthy snack for energy.
- **Ride responsibly.** All states require bicyclists to follow the same rules as motorists. Obey street signs, signals and road markings. An estimated 80 million bicyclists share the road with cars, so it is important to keep your eyes and ears on the road and not get distracted by your phone.
- **Don't drink and ride.** Alcohol accounts for about 37% of bike fatalities. Stay alert and don't drink if you are getting on a bicycle.
- **Get educated.** Many bike safety programs are available that can help build your confidence and skills as a biker. There are also a variety of specialty programs for riders interested in off-roading or biking that require a greater level of skill.

The League of American Bicyclists is a great resource for everything bicycle-related—including educational videos, classes, tips and other information about bike safety.





Auto

Pay Attention to Vehicle Recall Notices

Vehicle recall notices are common. These notices are usually either safety- or manufacturer-related. A recall notice should explain what aspect of the vehicle needs to be fixed and how to get it done, the availability of the repair and how long it should take, and how to contact the vehicle manufacturer. If you decide to ignore a vehicle recall, you may be putting your vehicle, yourself and your passengers at risk.

Manufacturers have three options for correcting a recall problem:

1. **Repair:** The vehicle or part is repaired by the manufacturer at no cost to you.
2. **Replacement:** The manufacturer provides you with another identical vehicle or similar model, if the problem cannot be fixed.
3. **Refund:** The manufacturer refunds the purchase price of your vehicle, minus the cost of depreciation.

Outstanding recalls on your vehicle can be found with your vehicle identification number (VIN). Simply go to your vehicle's consumer website and enter your VIN to see any recall notices.

Do not panic if you get a recall notice. It simply means there is a necessary fix for your vehicle—and it is free of charge.

Home

Paint Your Home With Safety in Mind

Painting is one of the easiest, most affordable ways to brighten up a tired room or give the front door a facelift. Whatever the motivation is behind your next painting project, you need more than just the proper paint and brushes. Specifically, you need to ensure safety is a priority. These tips can help make your next painting project safe and successful.

- **Maintain ventilation.** Many interior paint, stain and stripper fumes are harmful to inhale and can cause dizziness, headaches and nausea. They are also extremely flammable. Wear a paint respirator to protect yourself. Keep your painting area well-ventilated by opening doors and windows, and if the room has a fan, turn it on. Never paint near fixtures or items with an open flame (e.g., pilot lights, candles or cigarettes).
- **Wear protective equipment.** Skin and eye irritations can occur from fumes, solvent paints and cleaners. Use protective equipment, such as goggles and gloves, to protect yourself. A long-sleeve shirt can guard your arms against splashes, and an old hat can help prevent hair and scalp irritations.
- **Be wary of lead.** If your home was built before 1978, you should use a lead-testing kit to check for lead on painted surfaces. Lead is highly toxic and is especially dangerous for children and pregnant women. If you do find lead, hire a professional to strip away and safely discard the lead-based paint.
- **Use a secure ladder.** Prevent falls, injuries and spilled paint cans by checking the shakiness of your ladder before you begin painting. You want a secure ladder that allows you to safely reach elevated areas and has steps that are easy to climb up and down.
- **Clean it up.** If you are done painting or just stopping for the day, clean up your paint and supplies. Keep paint tightly sealed in a cool, secure place, away from any heat source or open flame. Any rags used with paint thinner are also potential fire hazards. Store them outside until you can properly dispose of them, and replace rags as needed.

Carefully think through your next painting project before you begin. A painting makeover can be very rewarding, especially if there are no safety problems at play.

Talk to your broker today to learn more about safe painting practices and your homeowners insurance policy.