

Personal Lines Insights

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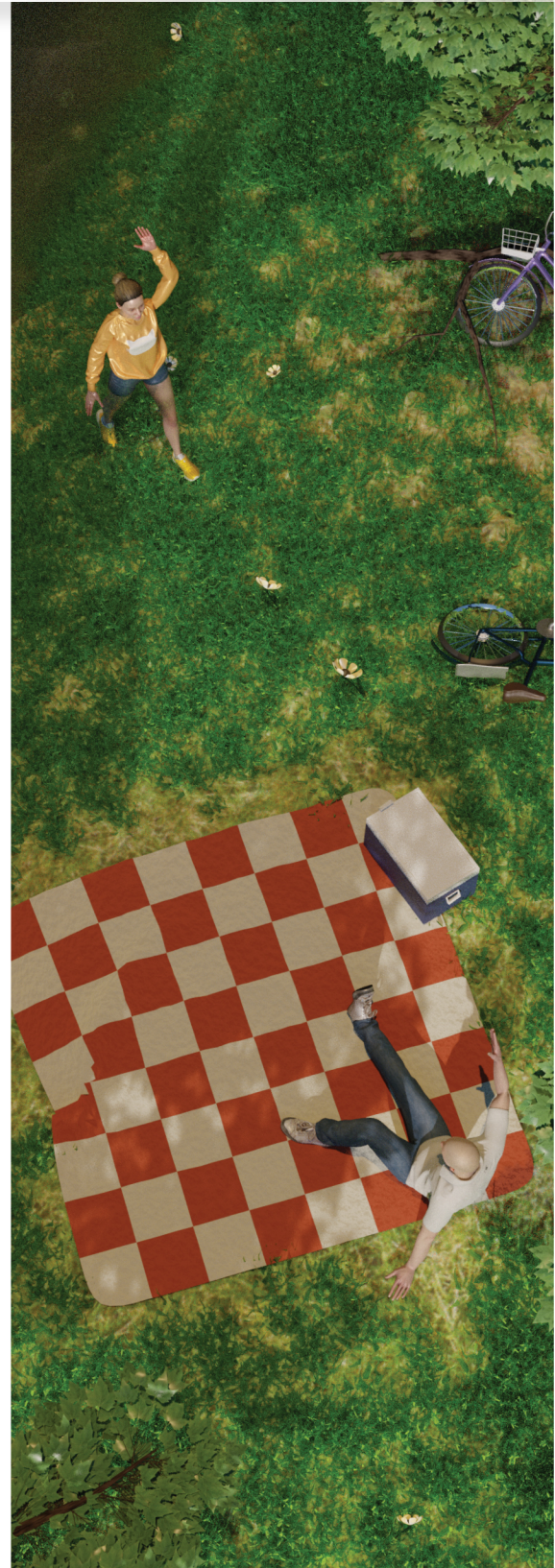
Life

Safely Enjoy Summer Picnics

Summer is the time to get outside and enjoy the warm weather. For many people, this season is also an opportunity to have an outdoor picnic or barbecue. However, eating outside in warm weather also brings the risk of foodborne illness. In fact, 1 in 6 people get sick each year from foodborne pathogens. That being said, use these food safety tips for your next outdoor gathering this summer:

- **Clean your hands.** Wash your hands before and after handling raw meat, poultry or seafood. Also wash them before serving or eating food.
- **Keep cold food chilled.** Pack well-insulated coolers with lots of ice or ice packs to keep food chilled and safe to eat. Consider packing meat, poultry and seafood frozen so that they stay colder longer.
- **Watch the temperature.** Don't let perishable food sit out for more than two hours. If it is warmer than 90 degrees Fahrenheit outside, don't let food sit out for longer than an hour.
- **Separate your coolers.** Keep beverages in one cooler, perishable meat, poultry or seafood in another, and fruits and vegetables in another. This prevents cross-contamination and keeps perishables cooler longer.
- **Use multiple plates and utensils.** Do not use the same plates and utensils for cooked meat, poultry or seafood that you used when these proteins were raw. Bacteria from raw protein juices can easily spread to cooked food. Use clean platters, plates and utensils for all serving and eating purposes.
- **Stay germ-free.** Use water, soap and paper towels to wash hands at your picnic, if available. Otherwise, bring plenty of disposable wipes and hand sanitizer to stay clean and germ-free.

Spending your summer outdoors with good food and friends is exactly how you want to remember these cherished times. You can make your next gathering memorable and safe with these guidelines.





Auto

Watch for Animals While You Drive

More than 260,000 collisions between drivers and animals occur on the road each year. Don't become another statistic behind the wheel. Use these tips to help you stay safe on the road and prevent such collisions:

- **Be an attentive driver.** Stay alert, drive defensively and watch your speed at all times. In addition, always use your high beams while driving at night in order to see animals easier.
- **Look for signs.** Wildlife warning signs are posted in areas prone to frequent animal sightings. Be on the lookout for these signs. Specifically, watch for deer, which are most active at dawn and dusk.
- **Be smart.** In the event that you do see an animal on the road, try to avoid swerving to get out of their way—especially if other vehicles or pedestrians are nearby. Instead, use your brakes.

If you do collide with a deer or other large animal on the road, safely pull off to the side of the road and call the state patrol or local police immediately for further assistance.

Contact LaPorte for additional driving safety guidance and auto insurance solutions.

Home

Avoid Swimming Pool Safety Issues

Hot summer days and swimming pools are a great combination to enjoy some summer fun. Many homeowners add backyard pools as a way to entertain and beat the heat. However, adding a pool to your property also increases homeowner responsibilities. Keep these tips in mind if you decide to add a pool to your home:

- **Install a fence.** Most communities require a fence around private swimming pools. Install a safety fence with a locked latch and utilize a cover when you are not using your pool.
- **Maintain pool hygiene.** Properly filter and chemically treat your pool. Babies should wear swim diapers, and swimmers with open wounds or illnesses should be kept out of the water.
- **Establish nonslip surfaces around the pool.** There is a high risk of slips and falls occurring around a pool. Make sure the area surrounding your pool is a nonslip surface, and remove any standing puddles of water—as these increase the potential for accidents.
- **Require swimming ability.** Be sure that all children who use your pool can swim. If they cannot, a parent or guardian should accompany them and be near the pool to supervise. Life jackets or flotation devices should be worn by anyone who cannot swim.
- **Store pool chemicals properly.** Keep pool chemicals in a cool, dry place—away from any fire hazards and lawn care products.
- **Know first aid.** As a homeowner, you are responsible for the safety of all swimmers in your pool. As such, consider lifeguarding, CPR and first-aid courses for everyone in your family. This way, everyone will know how to safely respond in an emergency situation.

If you plan to add a pool to your home, you need to ensure you have the proper insurance. Contact LaPorte for more information on pool-related coverage.