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## TAMARACK QUICK TIPS FOR A MERRY CHRISTMAS

**Your Friends at Tamarack Insurance want to wish you a Merry Christmas and thank you for placing your trust in us for 2016!**



**We also want to provide some helpful Christmas tips so you and your loved ones remain secure:**



> Right about now, your freshly cut **Christmas tree is drying out**. Remain cautious & don't leave them unattended. Here is a video to remind you how quickly they can become fully engulfed: <https://youtu.be/IwBiZtfjioU>

>'Tis the season to avoid **credit card fraud**. More credit cards are used during the holiday season than all other months of the year....combined !

- Try to keep possession or watch of your debit & credit cards. With smart phones, waiters can quickly steal your data and use or sell to online crime aggregators
- Unfortunately, smaller retailers have weaker cyber-security controls in place
- If in doubt, use credit cards over debit cards! Its easier to sort out fraudulent use of credit than sorting out stolen money from your bank accounts.
- Consumer credit laws obligate you to only \$50 of credit card fraud.
- Clearing & Restoring your credit is much more important and costly. Insurance carriers tout Identity Theft insurance (pays for theft) but you want insurance that includes Identity Restoration to put you back to where you were before (call us to learn more).



> **Burglars want what you've got**, and new presents are perfect. Be vigilant for both yourself and your neighbors. Report suspicious vehicles & activities

> **Frozen pipes can ruin your holidays**. Employ these tips to help avoid an untimely loss:

- Maintain your heat - when temperatures drip into the single digits or lower, increase the temperature on your thermostat 2-5 degrees to modulate quick temperature fluctuations
- Open your cabinet doors to allow warm air access to sink pipes, especially those along exterior walls
- Consider opening your faucets to a trickle so water keeps flowing through your pipes (do this to both hot and cold lines).
- Properly insulate your home, especially gaps and crevices. Use infrared Thermal cameras to identify where your house is losing heat. Load free infrared aps on your smart phone then go outside on a cold night and see where to focus your efforts.