



Home



Life



Auto



TAMARACK QUICK TIPS FOR HALLOWEEN

Halloween is here. Along with pranks, tricks and scary costumes come many liability loss exposures. Help our little zombies and witches have a safe halloween this year. Call on us should you have any questions.

>>> Hazards around the house

1. Make sure walkways, driveways and steps are clear and well-lit

- This includes clearing them of any debris or hazardous conditions. Doing this may prevent a slip-and-fall accident from occurring and will help to ensure trick-or-treaters have a clear path to your door.

2. Keep pets inside or on a leash

- Your animals may get scared or feel threatened if the doorbell rings too many times. Keeping pets inside or on a leash may help to avoid a dog bite claim.

3. Do a Halloween decoration safety test

- Electronic Halloween decorations often require extension cords, which could potentially be a slip-and-fall hazard. Try to keep these away from walkways. If you are using a fog machine, beware that using it makes it hard for visitors to see.
- Make sure candles / open flames are kept away from flammable costumes



>>> In the Car

1. Watch out for ghosts, ghouls and goblin crossing the street and zig-zagging between cars

- The majority of Halloween claims involve auto/pedestrian accidents.
- A reminder from last month's newsletter - Pedestrians between age 15 to 19 are the new demographic most likely to be hit by a car, due to use of a digital device while walking.
- Have your children carry flashlights

2. Don't lose your head by partying too hard

- Make sure to have a designated driver if you are partying into the midnight hour
- Watch your speed

>>> How can insurance save your neck?

1. If somebody is hurt at your house

- Med-pay will pay for any injuries that happen on your property with no need to be liable -its a nice way to stay neighborly without finger pointing
- If you or your kids break your neighbor's personal property while using it - you have up to \$500 coverage with no need of being liable - just like med-pay above. Often referred to as the 'good neighbor clause'.

2. What if you're hurt as a pedestrian?

- Make sure you exchange information and take pictures of where it happened (cell phones are everywhere)
- Call the police or 911 if serious
- Auto med-pay will take care of all pedestrians whether you are the at fault driver BUT also if you are the pedestrian your auto med pay will pay for our bills too
- If you are hit by a hit-and-run driver, you can get your auto's Uninsured motorist coverage to pay for your medical, lost wages and pain and suffering just as if it were the negligent runaway driver's insurance

