

HOME | AUTO | PACKAGE

Take to the Road but Leave Your Worries Behind



If this holiday season finds you on the road to visit family or friends, or in search of warmer climes, you'll want to be smart and careful, to protect your property, and stay safe and care-free.

Home Safe and Sound

Here are a few tips to keep your home just the way you left it when you're on the road:

Watch while you're away. Invest in a home monitoring system; there are many options today to help you keep an eye on your home from a laptop, tablet or smart phone.

Play hard to get. Research shows that if it takes more than four or five minutes to break into a home, a burglar will go somewhere else. Dead-bolt windows, lock doors and install a burglar alarm that will alert a central reporting system. This might also save you some money on your premium.

Keep up the heat. You'll want to maintain your home's temperature at a minimum of 62 degrees to prevent pipes from freezing. Also, keep open doors of cabinets that may contain pipes to allow the warm air in.

Unplug and disconnect. Turn off your garage opener to prevent thieves from opening it with a universal remote.

Light the way. Keeping your home and property well lit will discourage intruders. A best practice is to put indoor lights on a timer so it appears someone's home after dark.

Get a trim. Shave the shrubs around your home so burglars have no place to hide.

Far removed. Before you leave, make arrangements for someone to plow your driveway and shovel your walkway if it snows.

Don't advertise your absence. It's best not to mention your vacation plans on social media. You never know if there's a burglar lurking online.

Take these practical steps and you'll find yourself on the road not just to vacation, but also to greater peace of mind.

Sources: Consumer Reports, July 2014; USA Today, 2014; Insurance Information Institute; Better Business Bureau, July 2015

Highway Bound?

If you're heading for the highway this holiday season, you could face cold temps—maybe even ice and snow. And the days are shorter, so there's less daylight. Following are some safety tips for before, during and after your trip:

Car in good shape? Check! Inspect your car battery, tire pressure and windshield wipers to ensure they're tip-top, and that you have enough anti-freeze and wiper fluid.

Stow before you go. Load your car with these essentials: snow brush and ice scraper, shovel, flashlight, jumper cables, blankets and warning devices, such as flares.

Get your fill. Be sure to start your trip with a full tank of gas. If you hit bad weather or traffic, and need to change your route, you want to make sure you don't come up empty.

Take it slow. Allow lots of time to get where you need to go, lower your speed on snowy and icy roads, and increase your following distance so you have enough reaction time if the car in front of you suddenly stops.

Make nice with ice. To regain control of your car when you skid, steer into it: ease your foot off the gas while steering in the direction you want the front of your car to go. Stay off the pedals until you can control the car.

Rest. Stop. To prevent road fatigue, stop at least every three hours for a break.

Sources: National Highway Traffic Safety Administration, Insurance Information Institute

Give Yourself the Gift of Protection

Giving yourself or a family member a big gift? You might want to think about insuring it. Because your Homeowners, Condo or Renters insurance may not provide full protection. Kemper offers several ways you can supplement your coverage:

Scheduled Personal Property—You can list items of significant value on your policy, like jewelry and artwork, along with the amount of insurance you need for each. No deductible applies; appraisals may be required.

Blanket Valuable Items—This coverage is ideal for lesser-valued items such as golf equipment and collectibles. Your standard Home policy covers them when they are stolen; this option covers them even if they're lost.

Personal Electronic Equipment Insurance—You may want this coverage if you have significant investment in electronic equipment. No deductible applies.

Contact your Independent Agent for details.

Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Certain terms, conditions and exclusions apply.

Some Thoughts and Thanks from Your Independent Agent and Kemper

The end of one year and beginning of the next is a great time to inventory your insurance. Your Independent Agent can help make sure your coverage continues to meet your needs as your life changes. You might even qualify for new discounts.

Contact our office today and we'd be happy to give your insurance an annual check-up.

As 2015 comes to a close, your Independent Agent and Kemper would like to thank you for your business and wish you and your family a safe and joyous holiday season.