

## Did you know....June is National Safety Month?

**Who would have thought while planning for all of the fun, BBQs and pool parties of summer, we also need to think about the hazards that all of the summer fun brings too?**

School's out, the water is warm and it's time to enjoy the summer sun, right? There is actually a lot to consider before you schedule your family BBQ or your summer break vacation. You don't have to have children to prepare yourself for the hot months ahead. Summer risks can affect seniors, as well as children (and your pets). Take a few minutes to review the following tips and make sure you are adequately prepared for the hot months ahead.

### Planning a vacation?

As you leave on vacation, protect yourself against a physical or a virtual break-in, warns the [Insurance Information Institute \(I.I.I.\)](#). Most burglaries occur in July and August and losses due to burglaries totaled 3.5 billion and residential burglaries averaging around \$1,600 according to the FBI. Identity theft is one of the fastest growing white collar crimes in the country, according to the Federal Trade Commission, with more than 10 million victims a year. "Once in your home, a burglar can easily obtain credit card information, social security numbers or other identification information by going over personal documents in a home or stealing the family computer," says Jeanne M. Salvatore, consumer spokesperson for the I.I.I. Losses to credit cards average \$18,000, but victims are generally only liable for the first \$50 dollars for each card. We recommend the following preventive measures to keep your home safe while you are away:

- **Keep your home well lit.** Mount exterior lights out of reach of would-be burglars in your yard or on your house. Put indoor lights on a timer.
- **Make it noisy to break into your home.** Invest in a burglar alarm. The most effective systems ring at an outside service, which alerts the police, fire or other emergency service. A sophisticated alarm system could result in insurance discounts of 15 to 20 percent.

- **Keep valuables under lock and key and well hidden.** When possible, do not leave personal documents in your home office or desk - burglars know to look for them there. Put critical documents in a lock box (or safe) somewhere else in the house. Keep copies of important documents at another location - a nearby relative's home, for example.
- **Have mail and packages picked up, forwarded or held by the post office.** Stop newspaper deliveries and ask a neighbor to pick-up "throw-away" circulars.
- **Leave blinds or curtains open in their usual position.** Make it appear that you are at home.

Many homeowners' policies offer insurance to cover the cost of identity theft! Contact [CSI](#) to learn more.

### **Don't forget about Fido!**

Pets can get dehydrated quickly, so give them plenty of fresh, clean water when it's hot outdoors. Make sure your pets have a shady place to get out of the sun, be careful to not over-exercise them, and keep them indoors when it's extremely hot.

According to Dr. Lila Miller, [ASPCA](#) Vice President of Veterinary Outreach, "symptoms of overheating in pets include excessive panting or difficulty breathing, increased heart and respiratory rate, drooling, mild weakness, stupor or even collapse. They can also include seizures, bloody diarrhea and vomit along with an elevated body temperature of over 104 degrees." Pets, along with the elderly, the overweight, and those with heart or lung diseases, should be kept cool in air-conditioned rooms as much as possible.<sup>i</sup>

### **Guard Against Drowning!**

Each year, more than 830 children aged 14 and under die as a result of accidental drowning, and an average of 3,600 children are injured in near-drowning incidents.<sup>ii</sup> Between May and August, drowning deaths among kids increase by a whopping **89 percent**. If you have a swimming pool or if your child will be near one, it is crucial to put multiple safety measures in place to keep kids safe.

- **Put barriers around the pool to restrict access.** Use doors with locks and alarms to keep kids out when adults are not present.
- **Never leave kids unsupervised.** Even if your grade-schooler is a confident and capable swimmer, do not leave the pool area without adult supervision if children are in or near the water.
- **Do not use flotation devices.** Inflatable “floaties” and other flotation devices and toys can give kids who cannot swim a false sense of security.
- **Learn CPR.** You may never need to use it, but knowing CPR for adults and for kids is something that can mean the difference between life and death. Check your local [American Red Cross](#) or Fire Station for CPR classes near you!

There are several other hazards to consider before you break out the hibachi and surf boards. Including: lawn mower and outdoor tool safety, protection from the sun and insects, proper food preparation and cooking, the use (and often abuse) of backyard trampolines, car accidents for teenage drivers goes up in summer months.

*This article is meant to give examples of just a couple summer safety concerns and is meant to be informative and not comprehensive in nature. As your insurance provider, we ask you to make sure you are adequately protected from any unwanted summer emergencies.*

Please go to any of the following agencies / websites for more information, additional tools and resources or contact us at [CSI](#).

[Home Safety Council](#) (excellent interactive and user friendly website)

[American Red Cross](#) (type in your zip code to find out about CPR classes and resources in your own neighborhood)

[About.com “Hidden Summer Dangers”, by Dr. Vincent Iannelli](#) (article with lots of links to other articles of interest)

[US Consumer Protection and Safety Commission](#) (CPSC)

[LifeScript “Top Ten Summer Safety Tips”, by Stephanie Smith](#) (article with lots of links to other articles of interest – very good for families)

[AARP](#) (excellent website for those over the age of 55)

[ASPCA](#) (good website for those of us with pets)

<sup>1</sup> [ASPCA “Hot Weather Tips”](#)

<sup>1</sup> [American Academy of Pediatrics](#)