



JUNE 2022

INSURANCE HIGHLIGHTS

MOTORCYCLE SAFETY TIPS



Whether you are a new to rider or have years of experience, here are some tips to keep you safe.

There is perhaps no one who looks forward to spring and summer more than a motorcycle owner. You've just spent a long winter staring longingly at your bike that has been parked in the garage.

If you're new to riding a motorcycle, or if you're an experienced rider, here are some tips to help you stay safe in some of the most common types of bad weather:

Riding in a Rainstorm

- Cover up. If your clothes get drenched in a rainstorm, it's going to make for a miserable ride. Investing in a waterproof rain suit. Combine that with waterproof boots and gloves to help keep your body warm and dry.
- Maintain visibility. Wear a full face helmet with good ventilation and make sure the visor has an antifog coating.
- Take a break. The first few minutes of a rainstorm are often the most dangerous. That's because dirt and oil trapped in the pavement will immediately float to the surface, leading to slippery road conditions. Consider stopping for a cup of coffee can give the rain time to wash off the pavement before you hit the road again.
- Slow down. Reduce your speed and maintain a greater distance between your bike and other vehicles.
- Choose a dry line. Be on the lookout for the driest pavement you can find. Often, this will mean riding in the tire tracks of a vehicle ahead of you. Avoid puddles at all costs. You never know how deep they may be, and puddles can be a recipe for hydroplaning, which

happens when your bike's tires ride on top of a thin layer of water.

- Stop for lightning. Unlike a car, which can protect occupants inside the cabin, motorcycle riders are completely exposed to a lightning strike, so seek shelter immediately.

Riding in High Winds

Encountering a rainstorm on a motorcycle can be intimidating. But riding in high winds comes with its own unique set of problems:

- By keeping an eye on objects like grass, trees and flags you can discern the direction of the wind and better prepare for any strong gusts.
- To limit the effect of the wind on your bike, tuck in your arms and legs, and keeping your head ducked down.
- Stay loose. In tense situations, it's natural to tense your body in response. But in high winds, it's important to keep your body loose. This will allow the wind to move your arms without allowing those motions to transfer directly into the handlebars.
- When riding in a crosswind, keep your bike to the side of the lane that the wind is blowing from. By doing this, you'll have a better chance of preventing a strong gust from blowing you out of your lane or off the road.

Stay Safe in Any Weather

While you're out there enjoying the open road, the last thing you want to worry about is insurance...so give us a call to review your existing coverage or get a new quote.

**A Monthly Newsletter
For Friends and Clients**



Joshua Medure
Agency Partner



David Varrati
Agency Partner



Terry Dobson
Agency Partner

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PET OF THE MONTH:

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Samantha Kunkle

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No pictures will be returned, and not all pictures will appear.
No purchase necessary. Contest open to everyone.



What's Better... Caffeine or Sleep?

A new study shows that sleep can impact your day and overall effectiveness at completing tasks. Experts revealed that caffeine can help you stay awake if you're sleep-deprived, but it likely won't improve your performance on tasks.

In fact, not only is coffee a poor substitute for sleep, but overconsumption of caffeine—more than 400 mg daily—may also actually disrupt sleep!



HIDING A SPARE KEY

Making a spare key is just the beginning. The more difficult task is choosing a hiding spot – one that's both safe and easy to access in a time of need.

To help you prevent future lockouts (and future break-ins), here are some do's and don'ts for hiding a spare house key.

DON'T: CHOOSE AN OBVIOUS HIDING SPOT

This aspect of home security risk assessment is easier than you may think. Just ask yourself, "If I had to break into a random house, where's the first place I'd look for a hidden spare key?"

That's what burglars do, and oftentimes, they're right. Door mats, lintels, flower pots, mailboxes, that very fake looking rock sitting prominently atop a layer of fresh, wet mulch. These are all common places that people hide spare keys – so common, in fact, that it's hardly worth concealing the key at all.

If you think about it, what other purpose is there, really, for a garden gnome if not to hide a spare key under it? Just don't. There are better ways to deal with a spare key.

DO: USE DISTANCE TO YOUR ADVANTAGE

Thieves are, by nature, opportunistic. So depriving a would-be burglar of easy access to your hidden key is a great first-step in home security.

Rather than trying to think of the most clever place you can conceal your key, consider simply moving it away from your home. By hanging your key on a nail in a tree at some distance from the house (or, even better, the dog house in your backyard), you'll eliminate one lapse in security that could otherwise make your home an attractive target for thieves.

DON'T: KEEP A KEY IN YOUR WALLET

Keeping a spare key in your wallet may seem like a convenient option. But doing this can create a major security risk.

Why? Because wallets are as easy to lose as a set of keys (or even easier when pickpocketing is considered). And it's difficult to imagine a worse

place to keep your spare key than right next to identification documents with your home address on them.

Should your wallet fall into the wrong hands, you've not only given a crook your key, you've told them where to use it.

DO: GET CREATIVE

If you decide to keep a spare key handy, it's best to get creative with your hiding place, but remember where you put it! Here are some ideas to consider:

- Use a lockbox. You don't have to be a realtor to buy a lockbox from your local hardware store. Secure it somewhere on your property (preferably not right next to the door) to provide more secure access to your spare key.
- Buy a hidden lockbox. The fake rock may be played out. But that doesn't mean there aren't plenty of other solutions available online. Some creative hide-a-key options include everything from fake sprinkler heads to decoy bird houses.
- Ask a neighbor. If you have a next-door neighbor you can trust, ask them if they'll hang on to a spare key in case of an emergency.

DON'T: TELL OTHERS ABOUT YOUR KEY

It's never a good idea to advertise the fact that you hide a key outside your home – even if it's someone you trust. Here's a sobering fact: an astonishing 65% of burglaries are committed by someone who knows their victim.

If a friend or family member needs to gain access to your home, hide the key in a different place after they've used it. After all, you can never be too careful.

DO: USE TECHNOLOGY

One of the best ways to prevent a lockout is to eliminate the key altogether in favor of a numeric code. Keyless-entry door fixtures – both knobs and deadbolts – offer a high level of both security and convenience. And they cost less than you might think. They can also come with features such as smartphone connectivity, access logs and virtual guest keys.

NEW 2022 REFERRAL PROGRAM



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45	15.31	13.86	22.74	19.56	34.43	29.76
50	18.03	15.90	28.69	24.87	50.58	42.93
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INSURANCE HIGHLIGHTS

BBQ Safety

Before you step out on your back patio or your cottage deck to begin, there are a few steps you must take to ensure that your propane or natural gas barbecue is in safe, good working order.

Follow These Safety Tips As You Inspect Your Barbecue

- Dirt and debris can build up inside the grill over the winter months. Carefully clean out any particles, dust, and cobwebs that may have built up over the winter. Newer barbecues have spider guards to prevent them from entering the burner and burner tubes, however if yours does not, use a pipe cleaner or wire to ensure that spider webs have not built up inside. Remove lava rocks and grates for a thorough cleaning with soap and warm water.
- Clean your burner ports to ensure they are free of dirt and rust.
- Make sure that the barbecue hose is in good condition, and is free of cracks. Make sure there are no sharp bends in the hose or tubing. Propane or natural gas leaking from a cracked hose may send out a stream that if ignited can produce huge flames.
- Check to ensure that all connections are tight and that there are no leaks. You can brush a mixture of soap and water onto the connections and hoses (a 50/50 mix) and any rising bubbles will indicate a leak. Repair your barbecue so that there are no more bubbles.
- Rusty, damaged propane tanks should be replaced by 10 years of age or less.
- If you have uncertainty about the condition of any barbecue part you should replace it with a new component. Parts are available at most hardware stores and building supply centres.



GUESS THE CELEBRITY?

Hint: Comes from Australia and is now married to a country singer

Send your answer to

service@mvpins.com. and you could

WIN A \$10 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

Last months winner was:

Julie Larson

It was, of course...**Sandra Bullock**

No purchase necessary. Contest open to everyone.

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