



December 2018 Newsletter



Happy Holidays!

If you and your family celebrate a holiday this month, we wish you a safe and happy time (and we also hope you finally get that car or necklace you've been hinting at all year).

Protect Your Valuable Gifts



Do you plan on giving or receive something extra special this year? Consider adding it to your homeowner's policy!

Items like jewelry, fine arts, sports collectibles, musical instruments, purses, cameras, and home theatre systems should all be added to your (or the person who's receiving the gift) homeowners' policy as scheduled personal property. Depending on the cost of the item, it is typically affordable to insure your valuable items. Scheduling your valuable personal property will protect your items to the highest level possible. Scheduling your valuables does not expire like some warranties through stores do. In fact, some carriers will cover lost, stolen, mysterious disappearance, and damage to your items (depending on the carrier and level of coverage you have-call us at 412-220-0300 to find out if your items are scheduled with your desired coverages).

December 15th Is the Individual Open Enrollment Deadline

Annual open enrollment for individual health insurance is coming to an end. If you would like to make changes or switch to a different plan/carrier, you must do so by December 15th.

Please call us at 412-220-0300 to make an appointment or feel free to stop in between 9 AM-3:30 PM Monday-Friday. Appointments are highly suggested.

Give the Gift of Life Insurance This Year

While your family may not think it is as exciting as a new puppy or Xbox, giving the gift of protection is something everyone can be thankful for.

If an unfortunate event were to happen, who would be responsible for paying your mortgage, car loans, or other debts? Most likely, your family will be left with that financial burden. With life insurance, even if you buy just enough to cover your debts, you will be protecting your dependents to a great extent.

Are your children or grandchildren starting a family of their own? Would you hate to see their new family financially struggle if something were to happen to one of the parents? Consider paying their premium for a life insurance policy as a gift this holiday season. The younger and healthier the applicant is, the less expensive their premium will be.

Call Glenn Wells at 412-220-0300 to find out about the many life insurance plans we have to offer at Single Source Benefits.

Holiday Travel Tips:

Millions of Americans will do some traveling this holiday season - the majority of it by car. Of course, winter weather creates a unique set of challenges on the roadways, whether you're simply driving around in Pennsylvania or headed out-of-state. At Single Source Benefits, we'd like to help you not only enjoy your holiday season, but help ensure you'll be around for future holidays, too! So please take these winter-travel safety tips to heart.

Prepare your car for winter

Before leaving on your trip, give your car a thorough check-up. Do wipers need to be replaced? Are your fluid levels where they should be? Your tires need to be in good shape for driving on wet or snowy roads, and be sure your radiator and cooling systems are up to snuff. And - we know you've heard this before, but bear with us - your car should have an emergency kit. Pack it with jumper cables, blankets, a first-aid kit, flares, food and water, a flashlight and other safety gear. A shovel and cat litter or sand (to provide traction should you get stuck in snow or ice) are good ideas as well.

Before you leave

Know exactly where you're going, with printed maps, and check weather conditions along your planned route. Let someone know your itinerary, so if you don't arrive on time, officials know where to look for you. If your car has snow or ice on it, make sure it is completely cleared off before you depart. Don't forget to clear your headlights and other lights, along with the roof - ice and snow blowing from your car could create a hazard for other drivers. Making sure your cell phone is fully charged (but please avoid distracted driving) is crucial for being able to call for help if there is an emergency. Keeping an emergency bag containing a first-aid kit, wool blanket, gloves, bottled water, jumper cables, flares, and a flashlight can be lifesaving.

When you're on the road

Are roads snowy or icy? Take it slow. Take it slow. Take it slow. Sorry for repeating ourselves, but it's absolutely vital to, yes, take it slow. Give yourself extra time to get to your destination, and make sure you leave extra room between your vehicle and others on the road. Watch for ice patches on bridges, overpasses and shady spots. Remember, having four-wheel or all-wheel drive does not mean your car will stop or steer better on ice. If you're caught in a storm that seems like it's too much for you to handle, seek refuge as soon as you can. Of course, sometimes it's best not to drive in snow and ice at all - stay home if you can. Gas-stations, truck stops, or rest areas can give you a space to keep warm and stop for a while if travel becomes too dangerous, often times hotels are located close by to these places if needed.

If your vehicle becomes disabled

Nobody wants to think about being stranded on the side of the road in a storm, but it happens to thousands of people every year. If your vehicle is disabled, be sure to stay with it. Run your engine and heater for short intervals, and open one of your windows slightly to prevent carbon monoxide build-up. Light two flares (remember that vehicle emergency kit? Now's the time to use it) and place one a safe distance from both the front and rear of your vehicle. Note your location with mileposts, exit numbers or cross-streets and call the authorities or a tow truck.

Personal Lines News: Home Inventory



If you are home for the holidays and are just sitting around, consider doing a home inventory!

Why a Home Inventory Is Important:

Let's try a little exercise: Can you list everything you own from memory?
Didn't think so.

The fact is most people own more things than they realize. It's easy to remember the cars, the computer, the TV. But what about that holiday china in the garage? Or every pair of shoes?

All of it is regarded as personal property for insurance purposes. And if your home is destroyed by fire or some other disaster, having a list of your possessions makes filing a claim easier — and helps you put your life back together.

Why should I complete a home inventory? What's the best way?

Comparing the value of your belongings to the "contents" limit listed in your policy helps you make sure you have enough insurance to replace them if they are lost, stolen or destroyed as a result of a covered loss. The easiest way to take an inventory is to use a video camera, recording and describing items as you walk through your house. Or, you can use a regular camera and create a home inventory checklist.

Here are a few tips for completing and storing your inventory:

Add brand names and descriptions where you can, especially on large-ticket items. Serial numbers are helpful to note.

Keep any receipts you have with the list to make the claims process easier.

Store your video or photo inventory offsite so you won't lose it if your house is damaged.

Update your personal property records when you purchase new furnishings and valuables.

Though the task may seem daunting, it's important to try. An incomplete inventory is better than nothing at all.

How much insurance do I need?

We can assist you in analyzing your insurance needs and help you decide how to most effectively protect your personal property. You should consider full-value coverage, which will pay for the replacement value of your personal belongings. A standard policy typically covers personal property only up to its actual cash value, determined by taking the replacement cost and deducting depreciation, which can be substantial. (For example, a 5-year-old TV is usually worth much less than what it would cost to purchase a new one.)

Finally, remember your homeowner's policy covers valuable **items such as jewelry, furs, art and antiques**, only up to set dollar amounts. If the cost of replacing them exceeds these limits, you may want to purchase scheduled personal property coverage.

The Insurance Information Institute has a FREE online tool that can help you create your inventory. Just visit www.knowyourstuff.org for more details.

We hope you'll never need the home inventory, but preparing for the worst can prevent a lot of hassle later!

Commercial Lines News:



Employee Winter Safety Tips:

When it comes to winter safety for your employees, keeping your walkways and driveways clear of ice and snow is only a fraction of your concern. Going over winter driving safety with your employees could help prepare them for their commute. If you have employees as drivers on a commercial automobile policy, it is best to take some time and go over winter driving hazards and equip them with an emergency kit. You may also want to consider refreshing your employees on where a first-aid kit is in your office in case of a slip and fall or other medical mishap.

As for in the office, blaring furnaces and space heaters greatly increase the risk of fires starting. Informing your employees about the safety protocols of space heaters (making sure they are turned off and unplugged at the end of the day) and not setting the thermostat too high can help decrease your chances of a fire.

Need business insurance or want to see if you can get better rates? Call us at 412-220-0300 for a free quote!

We hope you enjoy your holidays with friends and family, we look forward to serving you in the New Year!

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