

Personal Lines inSights

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Staying Safe in the Summer Sun

The long and warm days of summer can be fun and exciting, but while these conditions may be enjoyable, they can also be hazardous to your health.

Prolonged exposure to the sun can have a particularly dangerous impact on both your short- and long-term health, including damaged skin, sunburn and skin cancer. Given these potentially severe consequences, it's necessary to understand basic precautions while out in the sun.

5 Ways to Protect Yourself From the Sun

To limit your risk of developing skin cancer or other sun-related conditions, consider the following steps:

1. **Think about the time.** If possible, schedule your time outdoors before 10 a.m. or after 4 p.m. to avoid the strongest sunlight and greatest exposure to ultraviolet radiation.
2. **Check the forecast.** Before you head outdoors for the day, be aware of the weather that awaits

you. High temperatures and particularly sunny conditions may be dangerous.

3. **Use sunscreen.** Apply sunscreen with an SPF of at least 15 to any bare skin at least 30 minutes before sun exposure. Reapply every two hours or more frequently if you plan to swim or be in the water.
4. **Seek out shade.** Take advantage of any available shade while outdoors, such as next to buildings or under large trees. If you expect to be out in the open for an extended period of time, bring an umbrella.
5. **Protect your eyes.** The strong sunlight of summer can be hazardous for your optical health. Wear sunglasses while outdoors and consider bringing a brimmed hat as well.

For additional wellness, lifestyle, and safety solutions, contact us today.



Reducing Your Home Energy Bills

Amid current economic conditions, any opportunity to save money is welcomed. One way for many individuals and families to stretch their dollars may be to reduce monthly energy bills. However, this goal may be particularly challenging during the summer months when you may need to prioritize cooling your home to keep it at a safe and comfortable temperature.

Regardless of the difficulty that summer conditions may present, there are still ways for you to potentially lower your energy bills during these months. Consider the following steps:

- **Check your equipment.** Have a qualified professional inspect your air conditioning and other equipment to ensure it's in good working order.
- **Cover your windows.** Use curtains, blinds or other coverings to limit heat gain in your home during the day.
- **Avoid excessive cooling.** Do not set your thermostat to a colder temperature than you want to eventually achieve in your home. This does not cool your home more quickly but may increase your energy consumption.
- **Optimize thermostat use.** You may be able to save money by allowing your home to remain at a warmer temperature while no one is home. Programmable thermostats may be able to automatically begin cooling your home before you return.
- **Use fans wisely.** Avoid leaving fans running while no one is around. These devices cool people with a wind chill effect but do not actually lower the temperature. Use bathroom fans after bathing or showering to exhaust heat and humidity.
- **Seal cracks.** Inspect your home for cracks that may allow warm outdoor air to seep inside. Adding caulk or weatherstripping to doors and windows may be particularly helpful.

For additional home guidance and safety solutions, contact us today.



Enjoying Safe Trips in Your RV

While recreational vehicles (RVs) may provide a flexible and convenient way of exploring the world, they can also be dangerous. Before embarking on a journey in your RV, consider the following safety tips:

- **Practice driving.** Piloting an RV may be very different from driving a car. Take time to ensure you are comfortable with your vehicle.
- **Maintain your vehicle.** Check your tires, lights, belts, oil levels and windshield wipers before embarking on a trip, and adhere to all recommended maintenance schedules.
- **Know your limits.** Be aware of your RV's height and weight capacity.
- **Drive carefully.** Avoid excessive speeds or sudden maneuvers.
- **Secure your RV.** Given that RVs may double as a residence, ensure your doors and windows are locked to prevent break-ins.

You should also ensure your RV is covered by a suitable RV insurance policy. While somewhat similar to standard auto insurance, RV coverage may differ in several ways. Contact MVW Insurance, Inc. for more information.