



As we round the corner of 2022 and head into the last two months of the year, we want to remind you that if you have any insurance-related questions, we are here! We strive to not only offer superior protection for your home, automobile, and business but to develop the kind of personal relationships that bring about extraordinary insurance. The kind that protects your home, car, and business as if it were our own!



**Prepare For a Halloween Filled With More
Treats Than Tricks**



Trick Or Treat!!! Halloween can be such a fun night for adults and kids alike! For homeowners, it can become a night filled with tricks that open your property to risks. We are speaking specifically about damage from **vandalism** and the **liability risks** that occur when people visit your home. Insurance claim data reveals that Halloween is among the worst days of the year for home and auto claims related to theft and vandalism (*an average of 17% more claims are reported on Halloween than on other days of the year*).

We want your family to have a happy and safe Halloween so we've compiled some tips you can keep in mind to set yourself up for a night filled with plenty of treats and not so many tricks!

Protect Your Property From A Liability Claim

- Make lighting a priority. Well-lit walkways and stairs reduce the risk of tripping.
- If you are adding lighting to your outdoor Halloween decorations, make sure you secure power cords to prevent tripping hazards.
- Clear any potential hazards from your front yard, walkway, or porch as they are another tripping hazard.
- Examine your railings and banisters for any wear. If you find anything wrong, make the necessary repairs to prevent any injuries.
- If vandalism that creates a mess (*such as smashed pumpkins or eggs*

being thrown at your door) occurs, clean up the mess as soon as you can to prevent slips and falls.

- If a nervous dog bites a visitor, it is a liability. Make sure your pets feel safe and are secured away from visitors, offer them plenty of water and treats and turn on the radio or tv to try to muffle the sound of the doorbell.

Protect Your Property From Vandalism

There is a 68% increase in vandalism claims on Halloween compared to other days of the year. *

- A well-lit home will make those ready for a *TRICK* think twice. On Halloween it is a good idea to leave your lights on and/or have motion-sensitive lights installed.
- Keep your car parked in the garage for the evening. Better to keep your automobile safe by hiding it away.
- If you incur damage to your home, it may be better to pay out of pocket (*especially if the damage is minor*). Multiple small claims on your policy can add up to higher premiums down the road.

Stay Safe On The Roads

The risk of a pedestrian fatality is 43% higher on Halloween.**

- Drive very slowly and cautiously as excited kids are everywhere. It only takes a second for a child to dash out in front of your car.
- It is smart to avoid the use of electronic devices such as cell phones while driving at all times but especially on Halloween.
- Drunk Driving crashes and fatalities increase on Halloween. If you plan on driving on Halloween, don't drink and if you do enjoy a drink, call an Uber or Lyft.

Additional Tips For A Sweet Halloween

- Halloween is one of the holidays that brings an increase in the number of home fires so be sure to avoid the use of candles in decorations. LED lights are a great alternative.
- If you have Halloween decorations that require power, be careful not to overload circuits.

As your insurance **Advocate**, we want to keep you informed of all insurance risks you may face. Take advantage of these tips to make sure that your Halloween is a fun and safe night. If you have any questions or if suffer some damage and aren't sure whether to file a claim, please give us a call. We would be happy to speak with you!

* According to data published by Travelers Insurance

** According to data published by the National Highway Traffic Safety Administration

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Focus On Fire Safety At Home



October is fire prevention month and this week your friends at Advocate Brokerage would like to share our favorite tips for fire prevention. In this blog, we will put our focus on Fire Safety at home.

Home **SAFE** Home

Perhaps our most important piece of advice in keeping your home safe is to have a **Central Station Fire alarm** installed. Relying on smoke detectors does not offer enough protection. If you have not yet followed this piece of advice, you need to make sure that you have the right number of smoke detectors strategically placed in your home and that they are all working properly. You should have smoke detectors on every floor of your home and in each bedroom. To ensure they are always ready to go, change the batteries every six months and test them every month.

It is also very important that have **fire extinguishers** that are easily accessible. We recommend having at least one per floor. Some excellent places to keep them are the kitchen, the laundry room, the garage, and in your backyard near your outdoor kitchen. It is also a great idea to make sure everyone in the house knows how to use them.

Be safe with **candles**. Do not leave candles burning unattended. In a world filled with distractions, leaving the room for a minute when a candle is burning should be avoided. Also, never go to sleep when a candle is burning. With the holiday season on the horizon, be sure you follow all safety precautions when it comes to decorating your home. Be smart with electrical outlets and extension cords. Don't overload **electrical outlets** as this is a fire hazard.

Fire Safety In The Kitchen

One room in the home that you need to pay particular attention to fire safety is the kitchen. According to the NFPA (National Fire Protection Association), cooking is the #1 cause of home fires and home fire injuries.

Fire Safety Tips For The Kitchen:

- Never leave the kitchen if you are frying, boiling, grilling, or broiling food. Turn the burners off if you need to leave, even if it is just for a little while.
- If you are baking, roasting, or simmering food, do not leave the house and return to the kitchen to check on your food regularly. Set a timer to remind you to return to the kitchen!
- Keep towels, food wrappers, oven mitts, wooden spoons and other items that can catch fire away from the stovetop.
- Pay attention to what you are wearing when you cook. Loose clothing, scarves, or long sleeves can catch fire.
- Keep a lid close by so that if a small grease fire starts you can quickly put it out by putting the lid over the pan and turning off the burner.
- If a fire occurs in your oven or microwave, turn off the heat, keep the door closed and be sure to have the appliance serviced before you use it again!

Fireplace Safety

The warmth that comes from sitting at home in front of your fireplace is beyond compare! Make sure you do all you can to ensure that your fireplace is safe. First, be sure to **have your chimney inspected and cleaned** annually.

It is also important to remember that you should **not light a fire without a safety screen** or glass doors installed. If you have glass doors, it is a good idea to keep them open to allow air through, but it is important to keep the screen closed to prevent sparks that could start a fire.

Finally, use **caution when you discard ash**. Fireplace coals can remain hot enough to start a fire for up to three days, so always wait at least that long before removing the ashes. Never dump ash before it is cold and the fire has been fully extinguished and never put ash in a bag, garbage container or on your front porch. The safest way to dispose of ash is with a metal shovel into a metal bucket.

The Family That Preps Together

During fire prevention week we often encourage families to hold a family meeting to make sure everyone is up to date on all the fire safety best practices. Over dinner, you might find it helpful to review some of the suggestions above. Additionally, we suggest that every family should review their **plan of escape** in the event of a house fire. The NFPA suggests that your escape plan includes two ways out of every room in the house. Keep in mind that on average, in the event of a fire at home, your family would only have around 3 to 4 minutes to escape.

Our final piece of fire safety advice is to **Close & Contain**. To Close & Contain means that in the event of a fire, as you follow your escape plan, be sure to close each door behind you as you leave the room to stop the fire from spreading. Closing the door behind you as you go saves lives. Also, when you go to sleep at night, be sure to close your door to prevent the spread of any fire that breaks out in the middle of the night. The reason this works is that a closed door limits the fire's oxygen supply and can help to contain the fire. The closed-door slows down or stops the spread of flames, reduces the temperature, and reduces the emission of deadly Carbon Monoxide.

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Focus On Fire Safety At Work



October is fire prevention month so it's an appropriate time to offer best practices for fire safety. In this blog, we will put our focus on Fire Safety at work. Any business owner that has suffered from a fire loss will tell you, the damages can extend beyond physical repairs. It could mean weeks, or even months, of lost revenue while your property is restored making it difficult to bounce back. In fact, according to FEMA 40% of businesses that experience a major fire are forced to close their doors forever.

Most importantly, **be sure your insurance is up to date.** If there have been any significant changes to your business, or if it has been a while since you've had an insurance review, it may be time to schedule one. After a fire has occurred is a terrible time to have this conversation.

Secondly, do all you can to ensure the safety of your employees. Create a **safety plan and clearly communicate that with your staff** Provide training that includes fire drills, evacuation plans, and information on how to use all available safety equipment.

Below are additional fire safety best practices to protect your business:

- Regulations are in place to help ensure your employees, customers and properties are safe. Make sure that your business is in **compliance with all local fire codes** and keep a record of compliance.
- Install the **proper safety equipment** including smoke detectors, sprinklers, fire alarms, fire extinguishers and, if necessary, a specialized fire suppression system. We highly recommend a monitored, central station fire alarm system so that the authorities are dispatched when a fire is detected rather than having to wait on someone to call 911.
- Make sure that there is ample space around all **heating equipment**, space

heaters or appliances to allow air to circulate, to prevent overheating and keep combustibles away to prevent a fire from starting.

- Make sure all machines, equipment and HVAC **equipment are clean and well maintained**. This includes all cords, and connectors which are often overlooked.
- **Properly store chemicals** and other flammables in cabinets and away from any heat source.
- Make sure your **electrical system** can support the needs of your business. Be sure not to overload your wall outlets and if you use extension cords, use only one for each power outlet.

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Important Information From Your Insurance Advocate

Losses from Hurricane Ian could be as much as \$74 Billion



Hurricane Ian rocked Florida on September 28th, 2022, leaving behind tremendous destruction in the areas surrounding Fort Myers and reaching along the southwest coast and into South Carolina, North Carolina, Georgia and Virginia. According to the Risk Modeling Company RMS, *“Ian was a historic and complex event that will reshape the Florida insurance market for years to come.”*

Advocate Brokerage will continue to provide information on the ways Hurricane Ian has affected the insurance market in Florida and provide insights on the lessons learned in the coming months.

We are anticipating a complex and lengthy claims settlement process and vow to walk alongside all those affected.

Inside Our Walls

Team bonding at its finest! We enjoyed a great evening at The 808 Bistro earlier in the month.



Inside Our Community

One of our favorite events of the year, The Scarsdale Concours d'Elegance, was held on October 2nd. Each year Chubb & Advocate come together as co-sponsors of this event. Concours d'Elegance is Westchester's premier auto show uniting classic car collectors for charity since 2003.





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