



AUTO | HOME | PACKAGE PLUS

## Get Ready—Fall's Ahead



**Summer's winding down and before we know it, trees will start their transition and hurricane season will be at its peak. Here are some tips for preparing your home and car for the changes ahead:**

### Hurricane-proof your home

**Secure your windows.** Install impact-resistant glazing in your windows and use hurricane straps to fasten your roof to the frame structure to reduce roof damage. If a hurricane is coming, cover your windows with storm shutters or  $\frac{1}{2}$  inch or better plywood, preferably exterior-grade.

**Clean and clear your yard.** Make sure trees and shrubs around your home are trimmed so they're more wind resistant, and that there are no limbs hanging over the house. Your gutters should be clear of leaves and other debris. Before a storm, bring in any loose items outside your home, such as lawn furniture.

**Create a just-in-case kit.** Gather now what you would need if there were a hurricane, and if you had to evacuate. Include emergency supplies such as a radio, flashlights, batteries and water; essential medicine; change of clothing; and important papers, such as birth and marriage certificates. Learn your community's evacuation route and plan where you would go if you needed to leave your home.

### Care for your car

**Shield your car from the storm.** Ensure your windshield wipers are in good working order to give you optimal visibility in bad weather.

**Check your pressure.** Frequent weather and temperature changes can expand and contract your tires, causing them to lose air pressure. They should be properly inflated at all times and have sufficient tread.

**Let your headlights shine.** Headlights coated with debris can reduce their effectiveness. It's also harder for other drivers to see your car if your headlights are dim.

### Wet and wild: tips for driving through the fall

**It leaves much to be desired.** Falling leaves and rain can be a recipe for an accident. Be cautious driving in wooded areas after rain, when wet leaves can create slippery conditions.

**Be careful, deer.** Most deer/car collisions happen in the fall, when deer are on the move. Be vigilant while driving, particularly between sunset and midnight, and right before and after sunrise. If there is a deer in your path, sound your horn with one long blast to frighten the deer away. Brake firmly but stay in your lane, as many crashes occur when drivers lose control of their cars.

Note that damage caused by an accident with animals is covered under Comprehensive (not Collision) coverage.

### As the temperature cools, bulk up on protection

**Your personal safety net.** Accidents can happen to even the most experienced drivers. If you are liable for serious injuries or costly damage to another vehicle or object, your Auto policy liability limits may not be enough to cover claims. But if you add our Personal Catastrophe Liability to your Auto policy, you get higher limits of protection for covered auto accidents.

**Boost your benefit.** While your car is in the shop recovering from an accident, you still need to get around. Your Auto policy includes standard rental reimbursement, but for minimal extra cost, you can purchase increased amounts.

When you choose Kemper Total™, the maximum amount available for temporary transportation expenses may double in some states.

*Products, services and discounts referenced herein are not available in all states or in all underwriting companies.*

*Sources: AARP, Automobile Association of America, Consumer Product Safety Commission, Federal Emergency Management Agency, Insurance Journal, Insurance Information Institute, Insurance Institute for Business & Home Safety*

### Do You Have New Insurance Needs?

Did you put in a pool this summer? Replace your roof or remodel the kitchen? If you made a significant home improvement, you'll want to make sure you have sufficient coverage to protect this important investment in your property. Contact your Independent Agent today to review your coverage.