



# inSIGHTS

OCTOBER 2017

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Remodels and other home improvements are an important part of being a property owner. Before completing these improvements, it's important to understand contractor fraud and ways to avoid it.

### 7 TIPS FOR DRIVING SAFELY IN FOG

Driving safely requires full concentration and vigilance. However, during extreme weather events like heavy fog, visibility is poor and can negatively impact your driving. Read on to learn safety tips for driving in the fog.

### KEEP YOUR CHILDREN SAFE THIS HALLOWEEN

Halloween is a fun time for children and adults alike. However, there are many precautions to keep in mind in order to enjoy the holiday safely. Read on to learn more.

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#### HOME

### Avoiding Scams When Doing Home Improvements

Remodels and other home improvements are an important part of being a property owner. When done correctly, these projects can add value to a home and make it more attractive to future buyers.

Unfortunately, hiring a contractor to complete home improvement projects is not always simple. The average homeowner is often unaware of the average cost of materials and labour. What's more, construction projects can be stressful, and it's common for individuals to rush when choosing a construction company just to get a job done faster.

As a result, homeowners are an easy target for contractor fraud, which is when a company performs substandard repairs or offers services that deliberately cheat another party. To avoid contractor fraud and ensure that your home improvements are done to a high standard, look out for the following:

- Contractors that contact you looking for work
- Unsolicited, free home inspections that turn up problems you were previously unaware of
- Contractors that want you to commit to repairs immediately
- Contractors that request money in advance
- Contractors that do not get the right permits or want to sell extra materials to you for a cheap price

When choosing a contractor, obtain as many references as you can and be diligent about researching reputable companies. If you are the victim of contractor fraud, you can report it to your local police department or notify services like the [Federal Trade Commission](http://www.ftc.gov).

## AUTO

### 7 Tips for Driving Safely in Fog

Driving safely requires full concentration and vigilance. However, during weather events like heavy fog, visibility is poor and can negatively impact your driving.

To remain safe when driving in fog, do the following:

1. Slow down before reaching a patch of fog.
2. Turn on your low beams or fog lights.
3. Utilize your defroster and windshield wipers to increase visibility.
4. Roll down all of your windows to hear other vehicles nearby.
5. Maintain a slower speed, keeping a good distance between you and any vehicles in front of you.
6. Signal your turns earlier than usual.
7. Brake gently and early so vehicles behind you have a chance to react to your driving.

Above all, don't be afraid to pull over until the fog clears. When doing so, park as far to the right or left of the road as possible and activate your emergency lights. Do not start driving again until visibility improves.

## LIFE

### Keep Your Children Safe This Halloween

Halloween is a fun time for children and adults alike. However, there are many precautions to keep in mind in order to enjoy the holiday safely.

The following are just a few general tips to keep in mind:

- Don't let children wear baggy or long costumes, as they're difficult to walk in and can create tripping hazards. Place reflective tape on your children's costumes and candy buckets if they are going trick-or-treating at night.
- Select face makeup and paint that is labelled as "non-toxic" to prevent health issues.
- Remind children to only walk on the sidewalk and look both ways before crossing the street. Don't allow children under 12 years old to go trick-or-treating by themselves.
- Remind children to never approach or get into a car with a stranger offering them candy.
- Inspect your children's candy once they return home.
- Carve pumpkins on a flat surface and with good lighting.
- Use a pumpkin-carving kit that includes tools appropriate for the task.
- Place lit jack-o'-lanterns away from other flammable objects such as sheets and curtains.

If you live near busy roads, consider only allowing your children to trick-or-treat during the day.



## IN THE KNOW

### New Car Features That Improve Driver Safety

As vehicle technology advances, consumers have access to a variety of new safety features. The following are just some new technologies to look for the next time you shop for a vehicle:

- **Adaptive headlights:** This feature uses information like steering wheel movement and speed to pivot the direction of your headlights and improve visibility.
- **Collision monitoring:** These systems alert drivers with audio, visual or physical cues when sensing an impending crash.
- **Electronic stability controls:** These tools slow individual wheels during turns to help keep a car on course.
- **Onboard cameras:** These 360-degree cameras improve visibility when drivers back up or park.
- **Lane assist:** These systems detect if your vehicle departs a lane and can even provide corrective action.

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