



# Newsletter

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## Homeowners Insurance Planning for Disaster



The wind driven wildfires in California serve as a reminder to homeowners that disasters can happen just about anywhere, said Eileen Alt Powell in the Associated Press. Yet many homeowners don't have the right kind of insurance – or enough of it. While fire and smoke damage are covered under standard policies, you'll need additional policies for floods and earthquakes.

If you haven't reviewed your policy recently, make sure it will cover the full cost of replacing your home, says Jeanne Salvatore of the Insurance Information Institute. "Pick up the phone and call your insurance agent and ask the key question: 'Do I have enough insurance to completely rebuild my home if it burned to the ground?'" Salvatore says.

At Padgett-Young we try to keep your home insured to value, but many times changes are made to your home that we are not aware of and those changes increase the home's value. We would be happy to review your home's value with you, please call us.

## Winterizing Your Car

Driving in the winter means snow, sleet and ice that can lead to slower traffic, hazardous road conditions, hot tempers and unforeseen dangers. To help you make it safely through winter, here are some suggestions from the National Safety Council to make sure that you and your vehicle are prepared.

### Weather

At any temperature — 20° Fahrenheit below zero or 90° Fahrenheit above — weather affects road and driving conditions and can pose serious problems. It is important to monitor forecasts on the Web, radio, TV, cable weather channel, or in the daily papers.

### Your Car

Prepare your car for winter. Start with a checkup that includes:

- Checking the ignition, brakes, wiring, hoses and fan belts.
- Changing and adjusting the spark plugs.
- Checking the air, fuel and emission filters, and the PCV valve.
- Inspecting the distributor.
- Checking the battery.
- Checking the tires for air, sidewall wear and tread depth.
- Checking antifreeze levels and the freeze line.

Your car should have a tune-up (check the owner's manual for the recommended interval) to ensure better gas mileage, quicker starts and faster response on pick-up and passing power.

### Necessary Equipment

An emergency situation on the road can arise at any time and you must be prepared. In addition to making sure you have the tune-up, a full tank of gas, and fresh anti-freeze, you should carry the following items in your trunk:

- Properly inflated spare tire, wheel wrench and tripod-type jack
- Shovel
- Jumper cables
- Tow and tire chains
- Bag of salt or cat litter
- Tool kit

### Essential Supplies

Be prepared with a "survival kit" that should always remain in the car. Replenish after use. Essential supplies include:

- Working flashlight and extra batteries
- Reflective triangles and brightly-colored cloth or flares
- Compass
- First aid kit
- Exterior windshield cleaner
- Ice scraper and snow brush

- Wooden stick matches in a waterproof container
- Scissors and string/cord
- Non-perishable, high-energy foods like unsalted canned nuts, dried fruits, and hard candy.

In addition, if you are driving long distances under cold, snowy, and icy conditions, you should also carry supplies to keep you warm such as heavy woolen mittens, socks, a cap and blankets.

### If You Become Stranded...

•Do not leave your car unless you know exactly where you are, how far it is to possible help, and are certain you will improve your situation.

•To attract attention, light two flares and place one at each end of the car a safe distance away. Hang a brightly colored cloth from your antenna.

•If you are sure the car's exhaust pipe is not blocked, run the engine and heater for about 10 minutes every hour or so depending upon the amount of gas in the tank.

•To protect yourself from frostbite and hypothermia use the woolen items and blankets to keep warm.

•Keep at least one window open slightly. Heavy snow and ice can seal a car shut.

•Eat a hard candy to keep your mouth moist.

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# “300”

## What’s this number?

The answer to this question would be years of experience!

Padgett-Young is the oldest and largest insurance agency in the Lodi area. Our staff of licensed agents has a combined total of approximately 160 years in the insurance business. Our agency was formed in 1888 when we started writing business for The Ohio Farmers Insurance Company (Westfield Companies).

Padgett-Young has been in Wadsworth since 1986, and our staff has about 140 years of combined insurance experience.

All of our customer service representatives have been educated in all lines of insurance. They are highly capable and able to council our

customers on their insurance coverage needs.

We have the training, the experience, the products, and most importantly the desire to provide you with the best service available anywhere.

## Customer Referral Program

We are experiencing continued success with our customer referral program and would like to thank those customers that have participated.

The winners of the \$50.00 gas cards are: From Lodi; **Frank & Shawna Ramey** and from Wadsworth; **Julie King**.

Remember, a \$15 gas card for each referral and you are automatically entered in the quarterly drawing.

## Ohio Department of Insurance

The State of Ohio regulates insurance companies and insurance agents. The department’s director is Mary Jo Hudson.

You can reach this department online at:  
<http://www.ohioinsurance.gov>  
 or by calling 1-800-686-1526.

### The Ohio Department of Insurance Mission Statement:

*“The mission of the Ohio Department of Insurance is to provide consumer protection through education and fair but vigilant regulation while promoting a stable and competitive environment for insurers.”*