

AUTO | HOME | PACKAGE PLUS

The Sun Never Sets on Safety



As the days grow shorter and we squeeze in the last backyard parties, it's important that we don't let down our guard for the safety of our family, property and possessions. Here are some useful tips to help you ensure your summer ends with only the best of memories.

Don't play with a full deck

If your party moves out onto the deck, be careful not to exceed its capacity. Some 6,500 people have ended up in the emergency room with injuries from a collapsed balcony or porch since 2003. Dry rot is a common cause, so inspect your deck regularly to ensure its integrity. And know how much weight your deck can safely support.

Flavor without the flames

Don't let your grill become a fire hazard—keep it far away from your home. If the hose supplying gas is too short, invest in a longer one so you can move the grill more than 10 feet away. Also, if it sits on a deck, ensure that its legs can't slip between the deck boards, making it unstable. And never empty the grill after the party; cover the grill, close the top and bottom vents, and dispose of the ashes the next day.

Light the way to safety

It's best to completely avoid using sky lanterns—those rice paper hanging decorations popular at outdoor parties. The lit flame inside the lantern can cause it to float into the air, ignite a tree or brush and spark a fire.

Wax and wane

If candles are your outdoor lighting choice, choose sturdy holders that won't easily tip. Better yet—use the flameless candles becoming increasingly popular and more widely available. That way, you get the ambiance without the risk.

Keeping fire in the pits

If your outdoor entertaining includes gathering around the fire pit or portable fireplace, it's a good idea to follow these best practices: ensure there's always an adult present, the fireplace is free of spilled fuel and a

burning flame is never left unattended. Keep anything flammable at least three feet from the fire. And if you're using an ethanol-burning fireplace, only pour fuel in a device that is completely cool.

Care for Your Car's Key Safety System—its Windshield

If the final days of summer find you setting off on a road trip, you might want to first check your windshield. Safelite, the country's largest auto glass repair company, offers these reasons why you should pay special attention to your car's front window on the road:

Chips can get bigger. Bumps in the road or extremes in temperatures can turn a chip into a crack in a flash, putting you and your passengers at risk.

It's a shield against roof collapse. The windshield keeps the roof from caving in if you have an accident and the car rolls over.

Better airbag protection. Passenger-side airbags can bounce off the windshield in a crash. If the windshield is in poor condition, the airbag may force it out of the frame and your passenger loses that protection.

Diligent windshield maintenance is an important defense against accidents, and a key way to keep you and your passengers safe.

Entertain This—Extra Liability Protection

You could be having some people over for a barbecue and then the unthinkable happens—a neighbor working your grill gets badly burned. Your dog bites a child. Someone gets hurt in your pool.

Entertain This—Extra Liability Protection con't.

Suddenly, you're responsible for someone else's injury. If that's not bad enough, they sue and you're faced with a large settlement.

For the risks of entertaining—or the risks of being behind the wheel, writing on social media or for so many other reasons—you should consider excess protection such as Kemper's Personal Catastrophe Liability (PCL).

Many consumers believe that court settlements would be covered by their regular insurance policy. But the highest amount of liability available on a homeowners or auto insurance policy is typically \$500,000, and personal injury liability awards and settlements can be \$1 million or more.

This means that your home, car, savings—and future earnings—could be in jeopardy. That's why a product like PCL is so important. It provides extra liability coverage beyond your auto or home policy. In fact, you can purchase up to \$5 million in coverage. It protects your assets, and it costs less than you might think.

Ask your family and friends what they think about our PCL. Or contact your Independent Agent, who can add it to your Kemper policy today.

Payments Without the Hassle and a Chance to Win a PC

Electronic funds transfer (EFT) is one of the most convenient ways to pay your premium. Your bank pays your bills automatically, ensuring your payments are always on time.

And now—through Sept. 25, 2015—if you sign up for EFT, you'll be entered into a drawing and could be one of 10 winners of a Microsoft Surface Pro 3 Bundle! All EFT enrollments from June 1 through Sept. 25 are eligible for the random drawing.

You can sign up for EFT quickly and easily in any of the following ways:

- By mail. Fill out the authorization form on the back of your premium bill and mail it with your payment
- On kemperpreferred.com. Select "Customer Login" and then register or log into your policy. Then, follow the prompts for "Automatic Payments"
- Your agent can do it for you. Contact your Independent Agent and say you want to sign up for EFT. Your agent will give you a form to sign and then take it from there

You don't need to be a Kemper policyholder to enter the drawing. Simply mail a 3x5" index card including your full name and address to Kemper EFT Contest, 12926 Gran Bay Parkway West, Jacksonville, FL 32258.

Winners will be randomly selected on Oct. 14, 2015 and notified by mail. For details on the contest, see the contest rules on kemperpreferred.com.

A Better Experience for the Road Ahead

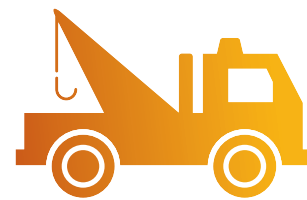
Do you have Towing and Labor coverage with your Kemper Auto policy? If so, here's some great news: we've significantly enhanced our emergency roadside help.¹ With one phone call, our revamped Kemper Roadside Assistance program provides these services:

- Towing assistance
- Emergency supplies delivery (fuel, oil, water)
- Flat tire removal and replacement
- Battery jumpstart
- Lock-out service

They're available 24 hours a day, seven days a week. There are no forms to fill out or website to visit. Kemper Roadside Assistance simply provides emergency roadside help when you need it.

All Kemper policyholders with Towing and Labor coverage should have received a letter informing them about the service improvement, along with information about how to file a claim.

If you don't have Towing and Labor coverage, consider adding it to your Kemper Auto or package policy and get the convenience of roadside assistance along with your insurance. Your Independent Agent can add it to your policy at any time.



To add Towing and Labor coverage or for questions about our Kemper Roadside Assistance, contact your Independent Agent.

¹ Payment for emergency services is provided up to the coverage limit shown on the first page of your policy.

Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Certain terms, conditions and exclusions apply