

AUTO | HOME | PACKAGE PLUS

Bring On the Warmth— From the Sun, Not Fire



The approach of spring brings the promise of warm, warmer and the warmest months to come. In this newsletter, we'd like to share some important tips to help ensure your welcome relief from winter's cold comes from the sun and not from fire.

Flash fire—when lightning strikes

Because of atmospheric conditions, summer is the most common time of year for lightning. There are a few things you can do to reduce the risk that those flashes filling the sky will damage your home and what's in it:

Whole house protection. A whole house surge protector, which is installed between the power line and main breaker, is the best kind of protection for your home from lightning traveling through the utility line. Check your local power company to see if they can provide this protection. If not, consult a licensed electrician.

Please note that this may not provide protection if lightning hits your home through other sources, such as plumbing lines, chimneys, tree roots, air conditioners or antennas.

Surge protection for property. Lightning can cause strong electromagnetic fields that trigger a power surge and damage electronic equipment. A best practice is to install surge protection for power cords to electronic equipment, and telephone and cable/satellite TV lines. And when a storm is coming, unplug computers, TVs and other electronic devices.

Fire up the grill—not your home

Planning to tap your inner grill master in the coming months? Here are a few grilling safety tips:

Don't give it fuel. Be sure to keep your grill away from your home, deck railings and overhanging branches or patio plants.

Keep it clean. Regular maintenance is important to avoid fat build-up and reduce fire risk.

Do the sniff test. If you have a gas grill, check the tank hose for leaks each year before using it. One test is to apply a light soap-and-water solution to the hose and if bubbles are released, you've got a leak. Or, if you smell gas when the grill is going, turn it off immediately.

Start right. For charcoal grills, use only charcoal starter fluid and never add it to the fire.

The right finish. When you're done grilling, cool the coals completely before disposing them in a metal container.

Wildfire—keeping the fires at bay

You may not be able to prevent forest fires, but you can take some measures to keep them away from your doorstep:

Don't provide the kindling. Clear leaves and twigs from gutters, eaves and porches, which can feed a fire. Remove dead vegetation from within 10 feet of your home, as well as anything flammable, such as stacks of firewood or propane tanks.

Start at the top. Replace or repair loose or missing roof shingles or tiles for the greatest defense against smoldering embers.

Lubricate your lawn. A dry lawn can feed a fire; keep it well hydrated and maintained.

Plan your escape

Don't wait until an emergency—plan your escape now. Practice several times a year and make sure you and your family members can get out of the house in two minutes or less.

Burning rubber—preventing car fires

Vehicle fires account for about 10 percent of all fires and on average, there are about 17 auto fires an hour. Most are caused by mechanical or electrical failures, but others are the result of collisions or overturns.

The best way to prevent car fires is good maintenance. Service your vehicle regularly and if you see leaks, get them checked. Also:

Moving fuel brings risk. If you must transport fuel, be aware that it's a dangerous and volatile liquid, and if it vents into the passenger or trunk compartment, it can be ignited with the slightest spark—even from an electronic device.

Don't feed your emission system. Never park where grass or other flammables are touching the vehicle's exhaust system.

Know when you've got a problem. Signs of trouble can be cracked or loose wiring or electrical problems, oil or fluid leaks, smoke/flames or the smell of burning rubber or plastic, rapid changes in fuel or fluid level, or engine temperature.



When in doubt—get right out

If a fire does start in your car, pull over immediately, turn off the engine and after making sure it's safe, get out of the car. Stay at least 100 feet away from your vehicle and wait for help.

Get the right protection

Sometimes, the best maintenance, the best practices and the most careful driving can't keep us from a loss. That's why the best favor you can give yourself and your family is protection. Check with your Independent Agent to make sure your Kemper Home and/or Auto insurance is enough so that if the worst does happen, we've got you well covered.

We're here for you in storm season and always

Kemper and your Independent Agent would like to assure you that in the event of damage to your home or vehicle during a storm, we're here to help. Kemper has an excellent track record in handling claims. In fact, Kemper contacts policyholders more than twice as fast as the industry after a loss is reported, averaging same-day contact for catastrophe claims.

This brief [video](#) on last year's Billings, Montana hail storm provides an example of Kemper's superior responsiveness.

As a reminder, if you do suffer a loss, you have several options for reporting claims:

- Call Kemper directly 24/7 at 888.252.2799
- Visit [kemper.com/ClaimsCenter/Report a Claim](http://kemper.com/ClaimsCenter/ReportaClaim)
- Contact your Independent Agent