KEMPER

January

A Bundle of Savings

When you've shopped for insurance, perhaps you've heard terms like "package" or "bundle," but weren't sure what it meant. Packaging your insurance means getting both your auto and homeowners coverage from the same insurance carrier.

Why would you want to do that? Saving money is a good reason. Companies usually give a discount when you have both policies with them.

And if six months or a year later, you want to move your auto insurance to another company, you can do so, while leaving your homeowners with your original carrier.

So there's no risk to you—only benefits.

You might consider Kemper's package product. Kemper Prime Package℠ would give you a discount on both your auto and homeowners policies. What's more, because you would have both policies with Kemper, you would only pay one deductible if you have a claim that involves both your home and car.

Want to learn more about how you can save by bundling your insurance with Kemper? Call us today.

February

Staying Dry This Winter

Having water outside is a given during the winter months. But no one wants it inside in places where it shouldn't be and could cause serious damage. Keeping your home dry comes down to regular and necessary home maintenance and good-sense practices:

- **Seal against the storm**. Check all windows and make any caulking repairs to ensure they're watertight.
- **Avoid one backup by getting another**. You can avoid a sewer backup by installing a backup water valve.
- **Watch those hoses**. Inspect hoses attached to water heaters, dishwashers, washing machines and refrigerator icemakers to ensure they don't have cracks or leaks. Consider replacing them every five to seven years.

- **Keep your shower watertight**. Check the seals and caulking around showers and tubs, and fill in any cracks to prevent seepage.

- **Turn off before heading out**. Before you go on your winter vacation, turn off the water valve. This prevents leaks or frozen pipes while you're away.

- **Invest in home safety**. Consider buying a main water automatic shut-off device, which will turn off the water if a leak is detected.

And here's something good to know: having a main water automatic shut-off device could earn you a discount with a Kemper Prime Home℠ policy. Call us for more about the benefits of insuring your home with Kemper.

* Source: Insurance Information Institute

<u>March</u>

Steering Your Teen to Driving Safety
When your teen begins to drive, it's a milestone—but shouldn't become a millstone. You want to appreciate your child's growing independence, but without the worry about his or her safety.

Here are a few tips to boost your teen's confidence behind the wheel and your peace of mind:

- **Give your time to your teen's driving**. The more supervised hours behind the wheel, the more comfortable your child will be on the road.

- **Come rain or shine**. By riding with your new driver in a variety of road conditions, he or she will get experienced handling the car in less-than-ideal situations.

- **Be the right model**. Your teen's more likely to do as you do, not as you say. When you're in the driver's seat, show the way to road safety.

- **Have a dialogue**. Be clear about your expectations, such as curfews and how your child will let you know where he or she is at all times, and will avoid distractions while driving.

- **Keep it clean**. An important part of road safety is having a car in good condition. Help your teen by setting a routine for checking fluids and tires, and equipping the car with an emergency kit.

When your teen begins to drive, it's a good time to consider extra insurance. Kemper's umbrella policy can protect your assets if an accident does happen and you're responsible for a large settlement. Give us a call and we'll help you determine if an umbrella is right for you.

Source: Insurance Information Institute

April

Be Smart with Your Cart

Sure as the air warms, golfers will be taking to the greens. While you may not think there are hazards on the golf course—aside from a wild shot or two—carts can be a source of potential trouble.

So, you might consider these tips from the National Golf Cart Association:

- Keep your cart well maintained. Before each use, check the rearview mirror for proper adjustment, test the braking system and ensure the tires are well inflated

- Increase your golf cart's visibility by using headlights during the daytime

- Educate all passengers on the cart's safety devices and their use, such as seat belts and "hand hold" bars

Kemper's homeowners policies include Golf Cart liability insurance to provide coverage in case you unintentionally injure someone while using your cart. Add on physical damage protection for installed accessories, equipment and parts, and you can hit the course with ease and turn all your attention to what you want to do most—enjoy your round.

May

Get Your Home Ready and Don't Delay—Hurricane Season's on its Way

The Atlantic hurricane season begins June 1, so you'll want to take steps now to make sure your home is protected. Here are a few best practices:

- **Start with a plan**. Find out evacuation routes and nearest shelters in the event there's a major storm.

- **Review and repair**. Evaluate around your home and make any necessary repairs, such as to gutters, doors and windows. Remove any items that wind could whirl into your house and create damage, such as outdoor furniture.

- **Take stock of what you've got**. Document your possessions so you can easily report them if you have a claim. You can do this by making a list or video, and if you have them, gather and safeguard receipts.

- **Hit the stores**. Put together a disaster supply kit and buy anything that's missing from it before the store shelves are emptied. Your kit should include flashlight, batteries, cash, first aid supplies and copies of critical information in case you need to evacuate.

It's also a good time to ensure you have the right homeowners insurance. Kemper has a variety of products to meet your needs. Give us a call to find out more.

Source: Ready.gov and American Red Cross

For the Western States

Don't Fuel the Flames and Keep Your Home Safe

It's wildfire season and while there's not much you can do to stop one from heading your way, you can minimize the chance your property will be affected. For example:

- Keep flammable and organic materials at least 30 feet from your home.
- Hydrate your lawn regularly. Brown grass should be cut low, to avoid fueling a fire.
- Use garden hoses long enough to reach any area of your home and fill large containers with water.

And consider these best preparation practices:

- Develop an emergency evacuation plan and run drills with everyone in your home. If your family has a pet, the plan should include how to care for your animal as well.
- Plan two escape routes and designate a place to meet should disaster strike.
- Put together a supply kit with documents, medications and personal identification. Water and nonperishable food is recommended, too, as well as pet food.
- Keep your car in good condition, fueled, and stocked with emergency supplies and a change of clothes.

It's also a good time to ensure you have the right homeowners insurance. Kemper has a variety of products to meet your needs. Give us a call to find out more.

Source: www.ready.gov

<u>June</u>

Gifts and a Good Idea
Received an expensive graduation, wedding or anniversary gift? Inherited a family heirloom? Or bought a new set of clubs for the golfing season?

Kemper has great protection that you can easily add to your Kemper Prime Home℠ policy that will provide extra coverage for these types of items. That way, if something happens to them, you can be in a position to get replacements.

There are two types of coverages:

- **Blanket Valuable Items** – This is ideal for groups of lesser-valued items. You can select amounts of coverage for sets of similar items up to $50,000. Unlike other insurance policies, BVI provides coverage even if the items are lost. What's more, there's no deductible or appraisal required.

- **Scheduled Personal Property** – This coverage is best suited for individual items of greater value, such as expensive jewelry, furs, musical instruments, fine arts or personal electronics. You can list each item on your policy along with the amount of insurance you need for each. There's no deductible, but appraisals may be required.

The cost for this coverage is low and the benefit—peace of mind—is invaluable. Give us a call and we'd be happy to review your needs and recommend the coverage that's best for you.