



Are you going away this summer? Whether you are traveling for a week or a month, peace of mind and relaxation are what vacations are all about. Careful planning can help you protect your home and personal property while you are away and perhaps prevent unpleasant surprises upon your return. Listed below are some helpful hints to consider.

### Before You Leave:

- ❖ Consider telling a trusted neighbor you are leaving and when you'll be home.
- ❖ Leave a travel itinerary with a family member, friend or colleague.
- ❖ Arrange for someone to pick up your newspaper, mail or other parcels.
- ❖ Set timer lights.
- ❖ Unplug non-essential electrical appliances.
- ❖ Make sure all doors and windows are locked.
- ❖ Activate fire and burglar alarm systems.

### While Traveling:

- ❖ Keep valuable items in a locked hotel safe.
- ❖ Avoid carrying large sums of cash.
- ❖ Avoid wearing valuable items to the beach or pool.
- ❖ Take a photo copy of your passport and license when traveling outside the U.S.

### Rental Car Coverage (*While on Vacation*)

Are you renting a car while traveling this summer? If so, please don't hesitate to contact us about your insurance. While all policies differ, most provide some option for rental car coverage. We can review your coverage to help determine if you need to purchase anything from the rental car agency.

### Flood Insurance

It's that time of year again, when clear skies can quickly turn dark and produce dangerous storms and heavy rain. Wind and water damage are two of the more common loss scenarios we see every year. With that in mind, it might be a good time to review your current coverage. Whether you own a home or condo, it's important to make sure your coverage limits adequately reflect your exposure. In addition, it's a good idea to make sure you understand how your policy might respond in the event of a loss. **For example, Flood is not covered under homeowner policies.** To obtain flood coverage, you must get a separate Flood Policy. If you would like a quote for flood insurance or would like to review your current coverage, please contact our office at 412-261-2222.

*As always, Simpson & McCrady LLC appreciates the opportunity to assist you with your personal insurance needs. If you have any questions about your current coverage, please don't hesitate to contact our office at 412-261-2222 or [david@simpson-mccrady.com](mailto:david@simpson-mccrady.com). Thank you!*