

Personal Lines

PERSPECTIVES



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IN THIS ISSUE



TIPS FOR EXERCISING WITHOUT INJURY

While exercising can improve your mood, fight chronic diseases and help you manage your weight, it can put a strain on your body if you don't take the proper precautions. To get the most from your workouts and decrease your risk of injury, you should warm up, cool down and stretch.

ARE YOU PREPARED FOR A HOME BREAK-IN?

While it may be difficult to imagine it happening to you, home break-ins are a common occurrence. If an intruder enters your home, your personal property and the well-being of your loved ones are at risk. Read on to learn more.

TIPS FOR DIGGING YOUR CAR OUT OF THE SNOW

Not only can heavy snowfall make roads difficult for travel, but it can also bury your car and make it hard to access. Read on to learn tips for digging your car out of the snow.

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LIFE

Tips for Exercising Without Injury

While exercising can improve your mood, fight chronic diseases and help you manage your weight, it can put a strain on your body if you don't take the proper precautions. To get the most from your workouts and decrease your risk of injury, you should take the time to warm up, cool down and stretch. *remember to check with your family physician before starting any new fitness program

Warm-up Tips

- Move similar to how you will in your workout by walking briskly, jogging or biking at a slow pace.
- Increase the intensity of your warm-up gradually to reduce stress on your bones, muscles and heart.
- Warm up for approximately 5-15 minutes so that you break a light sweat.

Cool-down Tips

- Include movements similar to those in your workout, but they should decrease in intensity gradually.
- Cool down for at least 10 minutes so that blood returns from your muscles to your heart.

Stretching Tips

- Stretch before and after a workout to build flexibility and range of motion and reduce your risk of injury. Use gentle, fluid movements while stretching and breathe normally.
- Focus on individual muscle groups and hold a stretch for 20 to 60 seconds. Do not force your joints beyond their normal range of motion.

Keeping in mind the above tips will ensure that, the next time you exercise, you can do so without injury.

HOME

Are You Prepared for a Home Break-in?

While it may be difficult to imagine it happening to you, home break-ins are a common occurrence. If an intruder enters your home, your property and the well-being of your loved ones are at risk.

In order to protect your home and family from an intruder, consider doing the following:

- Put an emergency plan in place and discuss it with everyone in your household.
- Take any measure possible to let the intruder know someone is home and aware of his or her presence.
- Do not assume the intruder is unarmed. He or she may be concealing a knife or gun and could produce it at a moment's notice.
- If you have something immediately available you can use for defense, grab it, even if it is just a scare tactic.
- Remain vigilant. Take note of the intruder's physical characteristics and provide the most accurate description possible to the police if he or she gets away.

In addition to the above, consider arming your home with a security system. A security system may seem expensive, but knowing your family and possessions are safe at all times may make it worth the cost.

AUTO

Tips for Digging Your Car Out of the Snow

Not only can heavy snowfall make roads dangerous, but it can also bury your car and make it difficult to access. In some cases, vehicles can get stuck in a snowbank or on a patch of ice, making it very challenging to break free.

In order to effectively free your car from the snow, consider doing the following:

- Use a shovel or other snow removal tool to clear a path for your vehicle. Be sure to clear off your windshield and shovel in front of and behind your tires.
- Turn on the traction control function of your vehicle, if available. This tool helps limit how much your wheels spin, which, in turn, helps you sustain traction for longer.
- Keep your wheels straight and drive forward and backward multiple times. This will rock your car gently, generate momentum and make it easier for you to get over piles of snow.

If none of the above tips help to free your car, you may want to consider calling a tow service to help you pull your car loose. Many insurance policies include coverage for tow services. Remember that clearing snow can put a strain on the body. Take frequent breaks from shoveling to avoid overexerting yourself.



IN THE KNOW

Safe Food Storage

Often, after a family has finished a meal and everything gets into the fridge, long periods of time have passed. While this may seem harmless, it can put you and your family at risk for foodborne illnesses like salmonella and E. coli.

The following food storage tips can help prevent the growth of such bacteria and keep your food safe for eating:

- Never allow meat, poultry, seafood, eggs, produce, leftovers or other foods that require refrigeration to sit at room temperature for more than two hours.
- Store meat on the bottom shelf or bottom drawer to prevent it from dripping onto other food.
- Avoid crowding your refrigerator or freezer, as this prevents air from circulating.
- Clean the refrigerator regularly, and wipe up any spills inside of it immediately.
- Check your refrigerator weekly for old or expired food items. Toss cooked leftovers such as meat and poultry after four days.

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