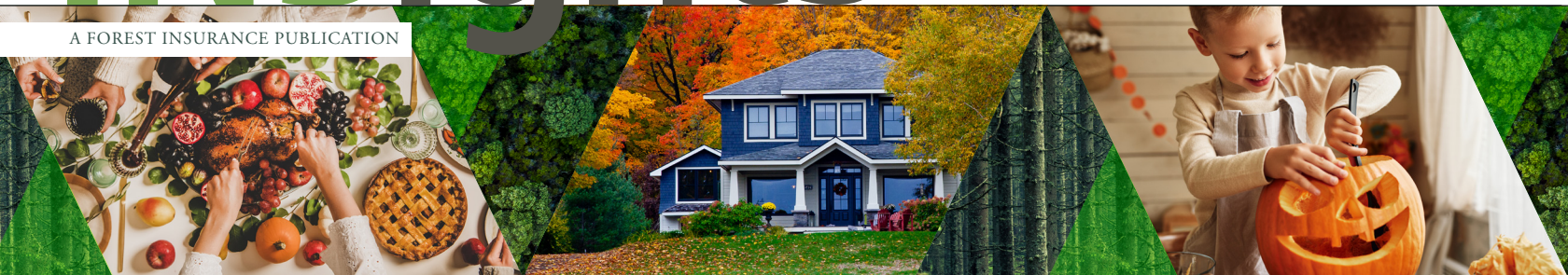


INSights



A FOREST INSURANCE PUBLICATION



Is Your Fireplace Holiday Ready?

A crackling fire may be synonymous with holiday cheer, but it can also be an indicator of potential issues. Consider having your chimney inspected or cleaned before lighting up this holiday season.

On average, 20,000 chimney fires occur in the U.S. each year. With proper inspections and cleaning, these fires can be prevented.

The best way to know if your chimney is working and if it's safe to use your fireplace is to schedule an annual inspection.

During a chimney inspection, a chimney professional will thoroughly evaluate your chimney and hearth appliance, checking for:

- Structural integrity
- Signs of damage, wear and tear, and improper installation that could threaten safe use (like cracked flue tiles, pilot light issues, broken dampers, incorrect clearance from combustibles, etc.)
- Dust, soot, and creosote buildup that could cause performance issues or cause a chimney fire
- Missing components (like chimney caps and chase covers) and signs of a chimney leak

Inspections are typically an hour or less and, at the end of that time, you'll have a comprehensive report detailing the condition of your

chimney and hearth appliance. You'll know if it's safe for continued use or if there's something you need to do first—like have the chimney swept or the damper repaired. Chimney inspections are affordable, informative, and take the guesswork out of the equation.

How Do I Know if My Chimney is Damaged?

This is best answered with a chimney inspection. That said, here are some signs that could indicate chimney damage or other issues:

- Rust in your firebox or down the sides of your chimney
- Discoloration or vegetation growth on your chimney
- Pieces of flue tile or spalling brick in your firebox
- Brick deterioration or spalling on your chimney's exterior
- Falling mortar on your chimney's exterior or in your firebox
- Pooling water in your fireplace
- Missing chimney cap
- Water stains near your chimney and fireplace
- Cracks in your chimney crown or rust on your chase cover
- Smoke pouring into your home when you light a fire
- Changes in performance with your fireplace, insert, or stove
- Smelly odors coming from your fireplace
- Popping, cracking, or other loud sounds coming from your chimney when in use
- Difficulty getting and keeping a good fire burning
- Soot or creosote falling down into your fireplace

How Can I Tell if My Chimney Needs Cleaning?

- Inspect glass for cracks
- Inspect latches to make sure the glass is secure
- Ensure logs haven't shifted
- Ensure gas shut-off valve stops the flow of gas and test the igniter
- Inspect burner for clogged holes. If a burner hole is clogged, turn off the gas and clear the obstruction(s) with a pin.

The Bottom Line

Regular chimney inspections are affordable and important to keeping your home and family safe from chimney-related fires. ▲

Information courtesy of the [Chimney Safety Institute of America](#)

INSights | this issue

IS YOUR FIREPLACE HOLIDAY READY?

MILESTONES

INSURING YOUR COLLEGE STUDENT

CLIENT(S) OF THE QUARTER

Q4 CHARITY: L'ARCHE CHICAGO

REFERRALS



TRIVIA

ANSWER THE QUESTION BELOW FOR
A CHANCE TO WIN A \$10 GIFT CARD

Born in 1922 right here in Oak Park, this beloved actress and comedy icon, Mary Tyler Moore alum, and Golden Girl gave us nearly a century of pure delight. Who is it?

Email your answer to
trivia@forestinsured.com

*Congratulations to **David Hanson**, who correctly guessed the answer to last issue's trivia question was Door County—the popular Wisconsin vacation destination and Scandinavian settlement known for its fish boils and cherry pies. Thank you to everyone who submitted answers.*

HAPPY BIRTHDAY

Gina Costello (11/10)
Jessica Cusack (11/12)
Maria Jamroz (11/18)
Matt Navigato (11/28)

HAPPY FI ANNIVERSARY

Cristine Saucedo (9 yrs)
FI in Forest Park (11 yrs)
Diane Villagomez (19 yrs)
Gina Costello (2 yrs)



Charity of the Quarter L'Arche Chicago

Q3 Wrap Up: For every referral we received during July, August, and September, we donated \$20 to the [Oak Park and River Forest High School Scholarship Foundation](#). In all, we were able to donate \$660 to the Scholarship Foundation for the third quarter of 2022. Thank you for helping support a great organization!

For Q4, our Charity of the Quarter is [L'Arche Chicago](#). So, for every friend, colleague or family member you refer to us for a quote from October to December, we'll make a \$20 donation to [L'Arche Chicago](#) (and send YOU a \$10 gift card)!! ▲

About L'Arche Chicago

Since 2000, L'Arche Chicago has been supporting adults with intellectual disabilities through intentional relationships in family style homes, where daily life and routines are shared with live-in staff. Their mission is to make known the gifts of people with intellectual disabilities, revealed through mutually transforming relationships, to foster an environment in community that responds to the changing needs of its members while being faithful to L'Arche's core values, and to engage in the cultural fabric of surrounding neighborhoods, working together toward a more just and inclusive society.

L'Arche is currently fundraising to build a new ADA accessible home in Oak Park that will empower them to significantly increase their impact by welcoming four more residents, ensuring lifelong accessibility, and creating more gathering spaces for their growing community. To support L'Arche in this huge project and to learn more, visit www.larchechicago.org/larcheforlife.



CLIENT(S) OF THE QUARTER

*Congratulations to **Scott Johnson**—who was randomly selected from the list of clients who referred business to Forest Insurance last quarter. We'll be sending Scott a \$100 Visa Gift Card as our way of saying thanks.*



Insuring Your College Student

Though fall is well underway, it's never too late to think about insuring your college student. Here are some important things for parents to consider:

Protecting your students' possessions

Students' possessions in a college residence hall are typically covered under their parents' homeowners insurance policy. However, since the deductible will likely exceed the value of your students' items, and because it could compromise future renewals, we discourage parents from filing a claim on their policy in the case of theft or damage. Instead, some families may wish to purchase a low-cost College Student Renters Insurance policy to cover students' items.

Off-campus housing and liability to parents

Once your student moves into off-campus housing, a new set of issues arises:

Co-signing leases. As a co-signer, parents could be held liable if anyone is hurt or injured at your child's apartment. Make sure to add the location to your homeowner's policy, ensure there is proper liability coverage, and talk to your student about the risks involved with hosting parties and serving alcohol.

Purchasing a renter's policy. A good renter's policy will provide protection in case a fire, burst pipe, or other covered loss makes the apartment uninhabitable. Each roommate should purchase their own policy to ensure the proper coverage limits.

Power of attorney for health care and financial needs

Students over the age of 18 have the exclusive right to privacy over their healthcare, grades, and their financial records. So, if your child is injured while away at school, hospitals and doctors may be legally prevented from sharing this information with you unless you have a power of attorney. Usually a simple health power of attorney naming the parents and signed in the home state will apply, but it's a good idea to check before your student leaves home. Be sure to keep a copy on your phone and with your trusted advisors for quick access in the event of an emergency.

Vehicles

Usage. Inform your insurance agent when your student is more than 100 miles away from home if they are taking a family vehicle with them, or if they should be classified as away at school without a vehicle.

Discounts. There are often discounts on the parents' automobile policy if the student maintains a "B" average or better. If this is the case, ask your student to send a screenshot or copies of their grades to show your insurance agent.

Roommate drivers. Parents should ask their insurance agent if roommates are covered to occasionally drive their student's vehicle. Many, but not all insurers will consider this permissive use and will allow this without adding the additional operator to the policy. However, it's always a good idea to be cautious and avoid sharing vehicles if possible.

Titling. It's best to title newly acquired vehicles in your child's name. As long as the student is a member of the household, the car can be on the family policy even if titled in the student's name. ▲

Have questions about insuring your college student? Your Forest Insurance account manager can help. Give us a call at 708-393-9000.

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CAN CONSOLIDATE ALL YOUR
INSURANCE ACCOUNTS

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Jewelry | Fine Art
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Aviation | Life
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REFERRALS

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter your name into our quarterly raffle. We'll also make a \$20 donation to our Charity of the Quarter, which, October through December, is L'Arche Chicago.

Thank you to our clients who referred a friend or family member during July, August, and September:

Leslie & Joseph Ambrose
Robert & Janis Ardito
Jennifer Bakija & Alex Dunham
Lisa Bierman & Todd Kuiken
Sheila Bondoc
Sharyn Chrysokos
Michael Cozzi
Anthony Cuda
Dulce Hogar Inc. (2)
Karen Feldy
First Steps to Learning Inc.
Peter & Juliann Geldner
Fannie & Gwendolyn Gordon
Willie & Dorothy Hodges
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Elaine Luther & Ralph Romero
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Gina Costello



Julie Cranley



Linda Carrera



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Diane Villagomez



Maria Lopez



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Jessica Cusack



Susan Huizinga



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Jeanine Veldman