



winter ready

That fresh blanket of snow is beautiful, peaceful and deceiving. For drivers and homeowners alike it means extra steps & precautions.

While winter can bring beauty and may be exciting for children, for drivers it can turn a routine trip into a treacherous journey. It's important that you are prepared when you hit the road and that includes not only understanding how to drive in these difficult conditions, but also making sure that your vehicle is up to the task. To help ensure a safe journey, you may want to follow these tips.

Check tires regularly Cold weather affects your tires' ability to hold air pressure, with every 10 degrees of cold losing about a pound of pressure. Ensure that your tires have enough tread by sliding a penny, head-first, into the long grooves in each tire. If you're able to see the top of Abraham Lincoln's head unobscured, it's time for new tires.

Keep your wipers working Choose a special winter blend solution, to keep the fluid reservoir from freezing. Check the wiper blades to ensure that they're fit for winter. If they're cracked, split or are causing streaking, then replace them immediately.

Check the cooling system Your car's radiator helps maintain engine temperature, so maintaining your radiator fluid is important. Coolant is in good shape if it keeps its color, meaning it's either green, yellow, red or blue. If it has lost color, appears rusty or you notice debris floating in the solution, then have the system flushed. Otherwise, you can add new fluid to the coolant reservoir. Also be sure to check the connecting hoses to verify that they're secure.



Battery Health Cold conditions can drain your battery more quickly than usual and most batteries last about three years. It is important that it's not on its last legs when winter sets in. If you notice that your car is working harder to turn over and start, it is likely time for a new battery. Finally, make sure you have jumper cables in the trunk of all your cars in case of an emergency.

Drive into skids If you find your car skidding in icy conditions, take your feet off the pedals and turn your vehicle into the direction of the skid, if it is safely possible. Panic can cause you to jerk the wheel in the opposite direction, or press the gas or brake pedals, but both of these reactions can actually reduce your ability to control the vehicle.

Don't be in a rush Give yourself more time to get to your destination. You will potentially need time to clear off snow from your vehicle or make a path in the driveway, and traffic will also factor in. You should also be driving slower in these conditions for your own and others' safety. Keep in mind the person in the other vehicle could be a new driver or have precious cargo in their back seat!

Staying safe while driving in the winter is a balanced mix of ensuring your car is prepared to face the cold, and that you adjust your driving habits if you encounter difficult winter weather and icy or snowy roads. Have a safe winter! ▲

Call your Forest Insurance Agent to review your coverages today at 708.383.9000.



driving on vacation

Understand if and how your coverage may extend to a rental car before deciding to decline the rental agencies coverage.

Insuring a rental car is a process that confuses nearly everyone. Most people don't consider this type of insurance until the issue is brought up by a sales representative at the checkout counter. While forgoing the rental insurance may sound like a good idea, it's important to know what is covered, what is not and any implications it would have on you going forward before doing so.

A call to your agent is the best way to assure if and more importantly how your coverage may extend while in a rental car. Where you are traveling to matters as most policies only extend to the U.S. and its territories. Some do extend into Canada or Mexico

with a rider but that does vary by policy. Vehicle owners who drop their collision or comprehensive coverage to save money are not covered if the rental vehicle is damaged in an accident or stolen. If you do choose to use your policy and have a claim it will affect your policy going forward just like it happened in your own personal vehicle. There are a couple items that will most likely not be covered. It's important to know that most companies do not cover loss of use for the rental vehicle. And diminished value isn't covered by insurers in many states.

Credit card companies could offer rental car coverage if you pay for the rental with that specific card. It's important to keep in mind that many credit card companies have changed their policies in recent years, so cardholders may not have the amount of coverage they originally had. We recommend to call the toll-free number on the back of the card for full details and be sure to ask for written information to be by mail or email to review. However, keep in mind that in the event of an accident, the rental car company could charge the estimated repair charges on your credit card pending a claim settlement. As a general rule, credit card company coverage should be used as secondary coverage to temporary insurance from the rental company or from personal auto insurance.

There are usually several different types of coverage offered at the rental car counter. Loss damage waivers (LDWs), are not technically insurance products. However, they do clear renters of the financial responsibility of theft or damage to the rental car. LDWs may also provide coverage for loss of use, administrative fees and towing. The liability they offer must be in accordance with local state laws. Don't be afraid to ask questions so you understand what it is you are purchasing or declining.

Generally speaking getting the insurance from your rental car company is an additional level of protection to make sure you can walk away if something happens. But we do understand it can be pricey for a longer trip. Call our office and speak to an agent before your next trip at 708.383.9000 ▲

The Quarterly Charity Opportunity Knocks



For every referral you send to us for a quote from January through the end of March, we'll donate \$20 to Opportunity Knocks. OK has been serving the near west suburbs since 2009. They believe in a dynamic, person-centered & community-based approach that engages the voice of all Warriors, thrives on interdependent connections, encourages exploration, centers on holistic wellness and fostering healthy relationships. Their mission is to contribute to developing a community where people with different abilities are fully included and able to live, work, learn, grow and pursue a life of their design.

Visit their website at <https://opportunityknocksnow.org/> or email them at info@opportunityknocksnow.org



Precautions around your home

The beautiful and peaceful looking blanket of fresh snow that a winter storm leaves behind can be deceiving. Winter storms can be extremely dangerous, causing extensive property damage and hazardous conditions. Do you know what to do to minimize winter storm damage to your home?

Winter storms can cause a wide range of property destruction including wind damage, burst pipes and damage to buildings as a result of heavy ice or snow. Typically, homeowner's policies cover these categories of loss. However, flood damage is generally not covered under a standard policy and additional coverage may also be needed for sewer and drain back-ups

Winter storms not only wreak havoc during the course of the storm but further damage is possible as the snow starts to melt. Often damage due to melting snow is preventable and your insurance company may want to see that you took appropriate precautions before they will cover a claim.

To prevent damage from melting snow:

- Check for accumulation of snow on your roof and consult with a roofing contractor for safe removal.
- Keep gutters clean of leaves to prevent frozen snow or rain from creating an "ice dam" which can damage your home's ceiling as the melting ice can spread under roof shingles.
- Watch for sewer and drain backups as snow melts. Make sure to alert your local government officials if public street drains become clogged.
- Before a storm, remove dead branches hanging over your house. After the storm, remove large amounts of snow from branches if they pose a threat.
- Prevent freezing pipes by keeping your home warmer than 65 degrees. You can also let faucets drip slightly to prevent freezing. Know where your home's main water shut-off valve is so that you can quickly turn off water to your house should pipes burst.

If freezing pipes burst, the contents inside your home could also be damaged. To make sure you would be properly compensated for this type of claim:

- Prepare a household inventory including photographs of your possessions.
- Keep receipts for high value items.
- Prepare a list of key insurance information including contact phone numbers and insurance policy numbers.
- Keep a copy of these documents in a safe location outside of your home.

If someone slips and falls on your property or is hurt from falling ice you are left vulnerable to legal liability. In a resulting lawsuit you could be found negligent if you didn't take reasonable steps within an appropriate amount of time to prevent such accidents. Therefore, to ensure the safety of visitors and your family, clear walkways and remove ice as soon as you can after a storm. ▲



Agent Profile
Melissa Keshen
Commercial Account Manager

Melissa was born & raised on the Northwest side of Chicago. She began her insurance career in 2003 and joined Forest Insurance in 2007, where she obtained her CISR designation. She is an active member of the Rotary Club of OPRF where she serves on the Board of Directors. Melissa enjoys participating in various volunteer opportunities and local Chamber of Commerce events. She loves the area so much that in 2017 Melissa and her partner Ryan moved to Forest Park, and soon after adopted an affectionate orange cat named Oliver. She also enjoys traveling. Her number one destination is Walt Disney World, although she does often zip up to Milwaukee for a Brewer's game.

FI Birthdays

- Maria Lopez, February 5
- Cristine Saucedo, February 25
- Brian Sullivan, March 13
- Fred Arkin, March 17

FI Anniversaries

- Melissa Keshen (17 years)
- Maria Lopez (12 years)

Thank you to our clients who referred a friend or family member this winter.

- Mary Ann Bender & Thomas Coates
- Heather Bishop and Benjamin Cusack
- Call me Mother, Inc.
- Jeffrey Carlson
- Gerrit & Jeanette Devries
- Victoria Drake & James Evan-Cook
- Estrellitas Del Futuro Inc.
- Juana Alicia Garza
- Guille's Daycare Corp.
- Rene & Nesreen Hermes
- Erin Hogan & Joshua Spungen
- Nichole & Brian Hoppe
- Sally Jara (4)
- Sophie Kaluziak & Rebekah Levin
- Hilda Kitners
- Phillip & Amy Lajoie
- Judith Lomperis
- Scott & Mary Sue McDonald
- Charmeca Renice Brown McIntosh
- Emily Gage & Karen McMillin
- Mi Pequeno Mundo 1 Inc.
- Sylvia Nelson
- Cynthia Patterson
- Lisa & Jason Sensat
- Charlie & Ines Spinuzza
- Daniel Sullivan
- Together for Childhood Network
- Toolbox Assessments Inc.
- Timothy Wennberg

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter you in our quarterly raffle. In addition, we'll also make a \$20 donation to our Charity of the Quarter.

Leadership



Dan Browne



Cathy Hall

Contact us for more information
about our services and products.

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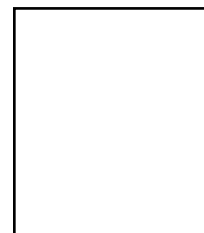


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