

FOREST AGENCY INSURANCE



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INSights: A Forest Agency Publication

January 2016

A Travel Checklist for Snowbirds

Over one million Americans head south for the winter, leaving their northern homes unoccupied for several months a year. If you are planning on heading to your sunny, second home this winter, consider the following advice from our friends at Travelers Insurance to protect your vacant home:

1. **Make your home appear as though it is occupied.** Forward your mail, stop all papers, arrange for snow removal, and install motion sensitive lights and timers. Ask a friend to check on the home regularly.
2. **Protect your home from thieves.** Double check that your alarm systems are working, secure doors and windows with deadbolt locks, store valuables in a safe deposit box and keep your travel plans off social media.
3. **Protect your home from water damage.** Either turn off the water supply and drain your pipes, or set the temperature at 55°F or above but turn off the heat source and water supply to the water heaters. Shut off the outdoor water faucets as well.
4. **Keep unwanted residents away.** Clean your home before you leave to discourage four legged residents from moving in. Install a chimney guard, and make sure the flue is closed. Check weather-stripping and make any necessary repairs before you go.
5. **Be ready for emergencies!** Notify the police department that the property will be vacant. Install smoke detectors on every floor. Have a friend keep an eye on your home for things like ice dams in frigid weather.

Follow this advice for extra security while you enjoy your winter home. For more tips and information, visit our blog at www.forestagency.com.

Some fun things to do in January

January is a cold snowy month, but don't let that stop you from getting out and enjoying yourself! Here is a brief list of events to keep you warm and busy in Chicago this month:

1. Now thru Jan 10th: Winter Wonderfest is at Navy Pier. Visit navypier.com for tickets and information.
2. Jan 22nd: Dominican presents "Raisin' Cane: A Harlem Renaissance Odyssey." Call **(708) 488-5000** for tickets and more information.
3. Jan 28th: The Oak Park Foodie Fest kicks off with Bite Nite. Tickets are available at oprchamber.org/foodie-fest.
4. Jan 31st: Donutfest returns to Chicago. For more information visit donutfest.com

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Your new drone must be registered with the FAA.

Did you get a Drone this Holiday Season? Register with the FAA today!

According to Bloomberg, owners of consumer drones will have to begin registering with the U.S. government starting in December under a policy issued in time for the expected holiday shopping rush. Only the smallest toys will be exempt from tracking by the Federal Aviation Agency. Every consumer who owns a drone will require FAA registration beginning December 21, 2015. If consumers purchased a drone prior to December 21, they have until February 19, 2016 to register their drones. The \$5 registration fee is

applied per owner, and good for multiple drones.

Illinois owners of drones that are flown for business purposes are required by law to carry drone insurance. If you own a drone that you use for personal use, it is questionable (at best) whether your homeowners insurance will cover any damage caused by your drone. It would be best to contact your agent prior to flying the drone to find out whether you need additional coverage.

Forest Agency Supports Our Community

Forest Agency sure was busy supporting community events at the close of 2015! We were major sponsors of the OPRF Food Pantry's Annual Concert Fundraisers, featuring Jeff Tweedy at Chicago's Park West and The Dawes at Fitzgerald's in Berwyn. We also helped support the West Cook YMCA's Annual Gala at the Oak Park Country Club. And Forest Agency was the title sponsor of the Annual Forest Park Holiday Walk for the second year in a row.



Dan Browne helping out with an OPRF Food Pantry delivery, presenting a sponsorship check to the YMCA and Cathy Hall gets holiday snuggles from Snoopy.

Thank you!

to all who referred someone
Forest Agency this month:

- Michael & Joan Gumbel
- Elizabeth & Thomas Kenny
- Earl Potter
- Marisela Melecio
- Earline Clark
- Jessica Jacknow
- Mark Finger
- Leah Fornier
- John Toomey Gallery
- Zebedee and Lana Miskell
- Krzysztof Figura
- Stephen DeBretto
- Daniel Meyer
- Mary O'Hara
- Stephen Sutera
- Michael Jeffries

- Thomas and Eileen Nash
- Zoey Rangel
- Elan and Doug Long
- Peter Mavrogenes
- Richard Bevington
- Edward and Patricia Bray
- Roberta Trovinger
- David and Diana Neilson



Please consider referring a friend or neighbor to Forest Agency.

We will send you a \$10 gift card for every referral, and enter you in our quarterly drawing (this quarter we gave away an Bose Soundlink!)

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Dan Browne, CIC, AAI Cathy Hall, CIC, AAI

NOT-SO-TRIVIAL PURSUIT

This month's question:
Where can you use limited edition Star Wars collectible coins as legal tender?

Email your guesses to trivia@forestagency.com

Last month's question:
On what day do Canadians celebrate their Thanksgiving?

Answer: Canadians celebrate Thanksgiving on the 2nd Monday of October.

Congratulations to Tom Wood for being the first person with the correct answer.



Icicles are a sign that you may have an ice dam. Your garage roof is not immune.

5 Tips to Combat Ice Dams

What is an ice dam? As snow melts and refreezes along the edge of your roof, the accumulation of ice essentially forms a dam, preventing water from running off as it normally would. In many cases, the water backs up under your shingles, eventually making its way inside your home.

That's the bad news. The good news is that you may be able to help combat ice dams, and the damage they cause, with these five tips.

1. Routinely clean out your gutters, downspouts and drains.

Be sure, going into winter, that you don't still have fall leaves clogging your gutters. You may even want to think about gutter screens while you're at it. They help keep your water drainage system clear and save you time.

2. Use a roof rake to remove snow accumulation.

Check with your local hardware store about purchasing a roof rake, which has a long handle and a specialized head that shouldn't damage your roof. As snow accumulates on your roof, rake it off from safety on the ground, out of the way of falling snow.

3. Let your attic be cold.

The warmer your attic, the warmer your roof, and the faster the snow on it melts. So, be sure warm air can leave your attic and a little cool air can come in. Adequate insulation on the attic floor can help keep the heat in your living areas, where you want it, and out of your attic, where you don't.

4. Watch for icicles.

Yes, they're a charming addition to your roofline in the winter. But, icicles can also signal trouble. If you're concerned, hire a contractor with experience removing ice dams to take a look.

5. Take preventive measures on your roof.

If it's time for a roof update anyway, you may want to consider some added protection, such as having your contractor place a waterproof membrane under the shingles to help prevent leaks or install a heating cable along the eaves to help melt ice. Your contractor can help you decide what may be best for you.

Remember, winter and roof damage often go hand in hand, and the aftermath is anything but pleasant. We here at Forest Agency hope these tips will help you have a safe and worry-free season!



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Bobbie Box



Maria Lopez



Cristine Saucedo



Angela Wing



Bonnie Casper



Natalia Munoz



Cecilia Saavedra



Gina Robbins



Katherine Knoepke

Contact Us

Give us a call for more information about our services and products.

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Our New Charity of the Quarter is Oak Leyden Developmental Services. For every friend, colleague or family member that you refer to us for a quote, we will make a donation to Oak Leyden. Watch for more ways we will be supporting Oak Leyden this quarter!

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