



## OUT OF THE WOODS

A Forest Agency Publication

May 2015

### Cycling Guidelines for Motorists

Chicago is a great town in which to be a cyclist. With lots of city bike lanes for commuting, annual events like Bike the Drive, and advocacy groups like Active Transportation Alliance, it's no wonder Chicago was ranked the 2nd best US city (after New York) for biking by bicycling.com.

Another reason Chicago is a great town for biking has to do with the comprehensive cycling laws for cyclists AND motorists. Even if you are not an avid cyclist, it's important to keep an eye out for cyclists and know the laws. The following is a list of lesser-known ordinances for motorists regarding bicycles on the road. It's important to know these laws, as not following them could result in fines.

Safe passing law—this law requires motorists to allow no less than three feet of clearance when passing a cyclist.

Dooring law—this law states that a person in a parked car does not have the right to open the door at any time. A driver or passenger may only open a door when it's reasonably safe and doesn't interfere with the movement of traffic.

Bike lane parking—parking in a marked bike lane is illegal, as it forces cyclists to merge with faster moving motor traffic. Because this has the potential to endanger both the motorist and the cyclist the fine can be up to \$200.

### Be a safe driver and rider:

For more information about cycling laws for bicyclists and motorists please see our blog post at [www.forestagency.com](http://www.forestagency.com)

There you will find more in depth information on laws, ordinances, and all-around bike safety as well as links to the City of Chicago's motorist and pedestrian protection laws.



Suburban cyclists out for an early morning ride.

### In This Issue

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Our Bobbie Box looks on as Abby Frederickson from J.C. Restoration catalogs items.

# Thank you!

.....to everyone who referred their friends, family and colleagues to Forest Agency:

- Melissa R Bussey
- Edgar Paredes
- Rose A Porucznik-Olan
- Aurora Ruckman
- Ivica & Ruzica Golub
- Rita K. Siwik
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- Brian Karli
- Albert Villarreal
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- Kenneth and Pamela Wiese
- John and Kim Forker
- Anthony J. Sorrisso
- Popular Culture Association



## J.C. Restoration Esporta Challenge

Forest Agency is fortunate to have a network of very capable partner businesses in the Chicagoland area. One of these partnerships is with J.C. Restoration, Inc. For over 25 years, J.C. Restoration has been helping homes and businesses recover items damaged by flooding, fires and other catastrophic events.

### The Esporta Challenge

Abby Frederickson, a key account manager from J.C. Restoration, stopped by last month to let us know about some of the technology they use to restore soft contents and textiles to usable condition after having been damaged by smoke, heat or water. One of the machines J.C. uses is called the Esporta wash system. To showcase the amazing restorative power of this machine Abby invited the Forest Agency team to bring in worn, dirty, and smelly items to run through the machine as part of an event she was calling "the Esporta challenge."

Abby took our car mats, stained dress, distressed leather purse, dog bed, and hockey gear to the J.C. Restoration headquarters in Rolling Meadows to run them through the Esporta. The washing system utilized hydraulic action to remove microbial growth, smoke odors and stains. She returned them to us the following week. Just look at some of the results!



Because of technology like the Esporta, J.C. Restoration is able to save home and business owners

thousands of dollars each year by restoring beloved items back to their original state after a catastrophic event. For more information about J.C. Restoration and other partners of Forest Agency please visit the Partners Page of our website: <http://www.forestagency.com/partners>

## Tell a friend about Forest Agency!

If you're happy with our service, **consider referring a friend or neighbor to Forest Agency.**

For each referral you will receive a gift card and an entry into our quarterly drawing. Last quarter we gave away a GoPro!

## Simplify your Life!

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

### It's Back! May marks the return of our much loved NOT-SO-TRIVIAL PURSUIT

What year was the very first Memorial Day observed?

Email your guesses to [trivia@forestagency.com](mailto:trivia@forestagency.com)

The first person with the correct answer will receive a gift card.

Congratulations Dennis Leise of Brookfield for coming up with a creative name for our May newsletter. And thanks for your patience and feedback as we redesign our monthly newsletter!



Picture provided by Ace Private Risk Services

## After Construction: What Now?

Congratulations! You've made it through a stressful renovation, increased the value of your home, and are ready to enjoy the benefits of your upgrades. Not so fast! Before you can kick off your shoes and open a bottle of champagne, make sure you mark the following items off your post-construction punch list:

- Turn off all temporary fire, burglar, and perimeter lighting systems. Ensure that there is a single integrated burglar and fire alarm system. This system should cover all interior and exterior areas.
- Conduct a thermographic inspection of the house to discover any evidence of post construction defects. If any are found, address them with the builder immediately.
- Notify your insurance agent to stop your builders risk coverage. You may also need to adjust your Homeowners policy now that the value of your home has increased. High net worth carriers will usually send out an expert to help you get the best coverage for your home at no cost to you.
- Upgraded homes usually have valuable contents like furnishings and art. Work with your advisor to make sure you have adequate coverage limits for your personal property.

***For more information on wrapping up your home construction project check out our blog at [forestagency.com](http://forestagency.com). Make sure to follow Forest Agency Insurance and Forest Aviation Insurance on Facebook!***



Diane Villagomez Bobbie Box Maryann Matias



Maria Lopez Cristine Saucedo Cecilia Saavedra Tim Jorgensen



David Klans Linda Carrera Melissa Keshen Nichole Hoppe Mike Frontzak William Demitro

## Birthdays and Anniversaries

Happy Birthday to Jeanine Veldman, Nichole Hoppe and Linda Carrera!

## Contact Us

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## Congratulations!

To Norvis Huezo (below). Both he and Cristina Ortiz were winners of our fitbit raffle at the Good Life Race in April.



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STAMP  
HERE