

## Bundle Up to Stay Safe in the Cold

Know what amount and types of clothing to wear when it's cold.

## 4 Steps to Prepare for Fires

Take steps to protect your family and home from fires.

## Cold Weather Driving Tips

Use these tips to stay safe on the road.

### LIFE

## Bundle Up to Stay Safe in the Cold

Fall is a great time to get outside and finish yardwork or play sports with your children. However, exposure to the cold can lead to serious and sometimes fatal medical conditions if you don't wear warm, insulating clothing.

The most common cold-related conditions are hypothermia and frostbite. Though every part of your body can be affected by cold weather, the extremities of your body—those furthest from your body's core—are at an increased risk. You can insulate your body against the damage of cold stress by wearing the right amount and type of materials:

- Wear clothing with wool or synthetic materials whenever possible. Cotton loses a large portion of its insulation when wet.
- Wear at least three layers of loose-fitting clothing to provide better insulation. The middle layer should provide insulation even when wet, and the outermost layer should protect against any wind or rain.
- Use a hat or earmuffs to prevent heat from escaping through your ears. If needed, use a mask to cover your face and mouth as well.
- Wear insulated, waterproof gloves to keep your hands warm.

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## 4 Steps to Prepare for Fires

Since many people tend to stay indoors more during the fall and winter seasons, they actually face an increased risk of home fires. Additionally, many modern conveniences make homes even more at-risk than they have been in the past. As a result, it's more important than ever to ensure that you and your family are prepared in case of a fire.

In 1970, a study by the National Institute of Standards and Technology (NIST) found that families had an average of 17 minutes to escape a home fire after hearing a smoke alarm. Today, the NIST estimates that the time has fallen to just three minutes. The larger average size of homes today increases the amount of oxygen available to fuel a fire, and the synthetic materials found in almost every home today are extremely flammable.

Since you may only have minutes to escape, it's vital to take steps so that you are adequately prepared for a home fire:

1. Install and maintain smoke alarms. Your home should have at least one smoke alarm on every level, and preferably one outside every bedroom. Check every smoke alarm once a month to ensure that it's functional and loud enough to wake you up in the event of a fire.
2. Make sure that any medication, glasses or other essential materials are easily accessible if you must escape your home quickly.
3. Make a fire escape plan with your family, and practice it at least twice a year. You should identify two ways to escape from every room in your home in case flames or smoke block an exit. Also, identify a safe area to meet outside of your home once you've escaped a fire.
4. Limit potential fire-starters. Most home fires are started by unattended cooking equipment or overburdened electrical systems. Never leave an operating stove or cooktop unattended for any reason, and consult an electrician to inspect your home's systems.

It's important to review your homeowners or renters insurance to ensure that your home and personal belongings are covered for fire damage. Contact Marshall & Sterling Upstate, Inc. today to see how you're covered.

## Cold Weather Driving Tips

Snow, ice, darkness, wildlife and rain will all make driving this season incredibly dangerous. Make sure to prepare yourself and your vehicle so that you stay safe on the road.

The right preparations can substantially reduce your chance of an accident. Make sure your vehicle's fluids have all been changed recently, and that its battery is in good condition. Also, including an emergency kit in your vehicle could save you from a dangerous situation. This kit should at least include an ice scraper, flashlight, blanket and first-aid kit.

Before you head out, check the weather forecast to see what conditions you may encounter. Also, let a friend or family member know where you're going and how long you'll be away. Make sure to remove all snow and ice from your vehicle, especially on windows and mirrors. Once you're on the road, use your headlights at all times, and accelerate slowly in icy or snowy conditions. Also, be careful on bridges and overpasses; ice usually builds up on these areas first.

If you get into an accident, stay in your vehicle unless it's in an unsafe location and turn on your hazard lights. Then, call a roadside assistance service or 911 for help.



## IN THE KNOW

### Common Cold Weather Myths

Cold weather can have an adverse effect on the body. However, it's important to be aware of these cold weather myths to stay healthy:

- **Cold air can make you sick:** Though pneumonia, bronchitis and the common cold are associated with low temperatures, they are all caused by infections.
- **Most of the body's heat is lost through the head:** Generally, any heat loss from the body is proportional, so it's important to insulate every part of your body in the cold.
- **You don't need sunscreen when it's cold:** Skin protection might be more important during the fall and winter, since snow and ice can reflect up to 80 percent of harmful ultraviolet (UV) rays.
- **Alcohol can warm your body:** Even though alcohol can make you feel warmer by dilating your blood vessels, it vastly increases your risk of getting hypothermia by lowering your blood pressure.
- **Allergies go away in the cold:** Keeping windows closed and pets indoors can increase your exposure to molds and allergens.