

Skin Protection

Use these tips to keep your skin healthy during the summer.

Home Hail Damage

Know what damage to look for after a hail storm.

Auto Fraud

Prepare yourself before buying a used car.

LIFE

Keep Your Skin Safe in the Sun

As summer temperatures continue to rise and people spend more time outdoors, it's important to stay protected from harmful ultraviolet (UV) rays, which can lead to sunburn and skin cancer.

One of the best ways to protect your skin is to avoid excessive exposure to the sun. Try to stay in the shade when the sun's UV rays are at their strongest, between 10 a.m. and 4 p.m. You can also use the shadow test to check when UV rays are strongest: If your shadow is shorter than you are while outdoors, UV rays are more dangerous than at other times of the day. Also, wear clothing that protects against UV rays, such as hats that cover your face and neck, tightly knit and lightly colored clothing, and sunglasses.

Using sunscreen on exposed skin is important. A sun protection factor (SPF) of 30 is recommended, but also be sure that you use a broad-spectrum sunscreen, which protects against both types of UV rays. Apply sunscreen 15 to 30 minutes before entering sunlight, and reapply every two to three hours, as needed. It may be necessary to reapply more frequently if you are at a high altitude, in a tropical environment, in water or sweating.

Using these tips will help protect your skin and ensure you have a fun time in the sun.

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Inspecting Home Hail Damage

Many summer storms are capable of producing hail, which can damage your home. Depending on the materials used to construct the different areas of your home, damage may not always be clearly visible.

Roofs on residential homes can be produced with a variety of different materials. After a hailstorm, inspect your roof as much as possible while on the ground; only an expert should go on your roof to inspect damages. While inspecting, look for the following problems:

- Cracks or holes in the roof
- Dark spots that can appear on asphalt shingles
- Chips or cracks on slate shingles
- Damage to the roof's underlying material if any shingles are missing

Storms that produce high winds are also capable of causing substantial damage to windows and window frames. Make sure that your home's windows are free from the following:

- Cracks in the glass itself, as well as the window glazing
- Damage to the window frame that could compromise the strength of the rest of the window
- Ruptured window seals, which could let moisture or other elements into your home

Also check other parts of your home for damage, such as siding, architectural features and any vehicles parked outside. Once you have inspected your home after a storm, call a trusted contractor as well as Marshall & Sterling Upstate, Inc. in order to repair any damage and file a claim for your loss.

Protect Against Used Auto Fraud

If you're looking to buy a used vehicle, you need to make sure that the vehicle is actually in good condition. After extended rainstorms or floods, dishonest auto dealers may attempt to sell severely water-damaged cars as if they are in good condition. Dishonest dealers may also attempt to resell vehicles that have been reported as stolen and have not been recovered.

The National Insurance Crime Bureau (NICB) has created a free service called VINCheck to help the public determine if a vehicle has been reported as salvaged by the NICB's network of cooperating insurance companies. VINCheck can also determine if a vehicle has been reported as stolen and not recovered. To perform a search, obtain the vehicle identification number (VIN) of the vehicle in question and access VINCheck at www.nicb.org.

According to the NICB, 88 percent of the personal auto insurance market provides data to VINCheck, making it an easy and reliable source to check the history of a vehicle. Contact Marshall & Sterling Upstate, Inc. today if you have any questions about auto fraud or need to insure a newly purchased vehicle.



IN THE KNOW

Protect Your Eyes From UV Rays

The American Optometric Association estimates that 47 percent of consumers do not check whether sunglasses offer adequate UV ray protection before purchasing them.

Not protecting your eyes from UV rays can result in cataracts and cancer of the eyelids later in life. Keep these tips in mind when purchasing a pair of sunglasses:

- The sunglasses should block 99 to 100 percent of UV radiation.
- A uniform tint should be present. A grey tint is best for color identification while driving.
- The sunglasses should screen out 75 to 99 percent of visible light.
- The frame of the sunglasses should stay close to your eyes and curve around your face to offer protection from multiple angles.