

A stylized illustration of the Eiffel Tower in blue, with colorful fireworks in shades of orange, yellow, and teal exploding around it. The word 'July' is written in a large, blue, cursive script to the right of the tower.

July

Summer Home Insurance Checkup: Key Areas Every Homeowner Should Review

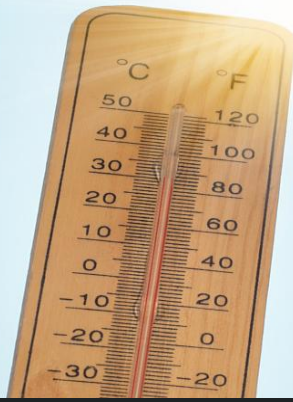
Did You Know...

If a child's entire circulatory system—we're talking veins, arteries, and capillaries—were laid out flat, it would stretch for more than 60,000 miles, according to the Franklin Institute. By the time we reach adulthood, our bodies have become home to approximately 100,000 miles of blood vessels.



Here's a list of things homeowners should evaluate on their home insurance policies for the summer:

- **Coverage Limits** - Ensure the coverage limits for the home structure, personal belongings, and liability are adequate for current values.
- **Natural Disaster Coverage** - Review coverage for natural disasters common in summer, such as hurricanes, floods, and wildfires. Consider additional riders if needed.
- **Liability Protection** - Check the liability coverage limit to ensure it's sufficient, especially if hosting gatherings or outdoor events.
- **Personal Property Coverage** - Evaluate coverage for personal belongings, particularly outdoor equipment, furniture, and recreational items.
- **Home-Based Business Coverage** - If operating a home business, verify that your policy covers business-related risks and equipment.
- **Replacement Cost vs. Actual Cash Value** - Understand whether your policy covers the replacement cost or actual cash value of your home and belongings.
- **Deductibles** - Assess the deductibles for different types of claims and consider whether they align with your financial situation.
- **Policy Exclusions** - Identify any exclusions in your policy, such as specific weather-related damage, to ensure you understand what is not covered.
- **Review Premium Costs** - Compare your current premium with quotes from other insurance providers to ensure you're getting a competitive rate.



Beat the Heat Without Busting the Budget

Here's a list of top tips for boosting summer energy efficiency on a budget:

- 1. Use Fans Wisely:** Ceiling and portable fans are far cheaper than air conditioning. Set ceiling fans to spin counterclockwise in summer to create a cooling breeze but turn them off when leaving the room since fans cool people, not spaces.
- 2. Close Blinds and Shades:** Block out direct sunlight during the hottest parts of the day, especially on south- and west-facing windows. Reflective or blackout curtains can make a big difference by reducing indoor temperatures by up to 15%.
- 3. Optimize AC Settings:** Keep the thermostat set to 78°F (25.5°C) when you're home and increase it when you're away. Smart thermostats make it easier by automating temperature adjustments.
- 4. Seal Leaks and Insulate:** Check doors, windows, and vents for leaks, and use weatherstripping or caulking to seal them. Adding insulation to your attic or walls can reduce cooling costs substantially.
- 5. Cook Outdoors or Use Small Appliances:** Avoid using the oven on hot days; it warms up your home and makes the AC work harder. Try grilling outside or using smaller appliances like microwaves and air fryers that generate less heat.
- 6. Turn Off Unnecessary Lights and Electronics:** Turn off lights and unplug devices when not in use, as they generate heat and consume energy even in standby mode.
- 7. Switch to LED Lighting:** LEDs use up to 80% less energy than traditional bulbs and emit very little heat, which helps keep rooms cooler.
- 8. Optimize Your AC Maintenance:** Replace or clean your AC filters regularly to improve airflow and efficiency. Clean filters reduce energy consumption by up to 15%.

*Weird,
but True!*

While we can't spell it out here, the full name of the protein commonly referred to as titin would take an astonishing three and a half hours to pronounce. This makes it the longest word in the English language by a significant margin.

Wow!



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