

**CONTACT US BY PHONE
AT 203-272-2122**

DAVE DRESCHER EXT. 104
DDRESCHER@DRESCHERINS.COM

LYNN HYDOCK EXT. 105
LHYDOCK@DRESCHERINS.COM

PAULA GRAHAME EXT. 106
PGRAHAME@DRESCHERINS.COM

JEN SINISCALCO EXT. 100
JSINISCALCO@DRESCHERINS.COM

JAMIE OLMSTEAD EXT. 102
JOLMSTEAD@DRESCHERINS.COM

LEILA GRABER EXT. 101
LGRABER@DRESCHERINS.COM

203-272-2126 FAX
WWW.DRESCHERINS.COM

AS A FULL SERVICE AGENCY:

- Comprehensive product line to meet the many insurance needs of privately owned businesses.
- Families and individuals have evolving insurance needs. We offer a complete product line with multiple insurance companies to help you meet your needs for today, and tomorrow.

AUTO INSURANCE: TIPS FOR WINTER DRIVERS

Winter is a beautiful and also potentially dangerous time of the year. If you plan on traveling during the winter, it pays to be prepared for the unexpected. Using common sense and developing a few simple driving habits like planning ahead, driving at a safe and legal speed, driving alert and sober and buckling up could ensure that you make it to your destination. We've out together the following tips to help you stay safe and minimize the potential hazards posed by cold weather, winter storms and icy roads.

WHEN DRIVING UNDER ADVERSE WINTER CONDITIONS

- Take care pulling out of streets blocked by mountains of snow. It's often difficult to see

who or what is coming.

- Back your car into the driveway so you have better vision when pulling out.
- Be aware of joggers on the street. Often sidewalks are impassable and die-hard joggers venture onto the street for a clearer path. Unfortunately, they may not see icy spots or other hazards hidden below the slush.
- Don't turn corners too tightly.
- If your car does not have anti-lock brakes and you start skidding on the ice, try not to slam on your brakes. Gently pump your brakes to maintain better control and prevent your wheels from locking.
- If your car does have anti-

lock brakes, slam on your brakes when skidding on the ice. Pumping your brakes prevents the anti-lock system from taking over.

TRAVELING DURING STORMS

- Travel only if necessary during a blizzard or severe storm.
- Don't travel alone. Notify someone of your estimated time of arrival as well as your primary and alternate travel routes.
- If stuck, stay in the car and



PROTECT YOUR PROPERTY: WINTER FIRE SAFETY

Winter weather is cold and wet, but that doesn't mean it's fire-proof. In fact, you might be in more danger of a fire than you are during a hot, dry summer. Wintertime fire prevention is a matter of preparation, diligence and common sense.

KEEP YOUR FURNACE CLEAN

The job of the furnace is to produce heat, and heat produces fire. Every winter, have a professional inspect your furnace for safety and good function. Keep anything flammable far away from the furnace, and make sure the chimney is structurally sound, with no cracks.

ELECTRICAL SAFETY

Maybe it's the holidays, or maybe it's the heaters, but something about wintertime makes people addicted to electricity. With so many things to plug in, it can be tempting to overload sockets. This can cause electrical fires. Instead,

TIPS FOR WINTER DRIVERS [CONTINUED FROM PAGE 1]

wait for help. Run the engine and heater sparingly. Also make sure your exhaust pipe is clear of snow and ventilate your car so that carbon monoxide fumes won't poison you.

PREP FOR WINTER DRIVING BEFORE STORMS HIT

- Have a mechanic check your car's battery, brakes, fluid levels (antifreeze, windshield washer fluid and oil),

as well as the heating and exhaust systems to ensure that your car is in good, safe working condition.

- Try to keep your gas tank full during the winter months. Don't allow the gas to go below half a tank. Not only will this prevent damage from freezing, you'll avoid running out of gas if you're stuck in a traffic jam during the dead of winter.

- Install snow tires or all-weather radials with adequate treads.

- Prepare for an emergency. Keep blankets, flares, a sack of sand for traction, shovel, windshield scraper/brush, tool kit, towrope, booster cables and a flashlight with extra batteries in your trunk. You should also stock your car with material for survival, such as waterproof matches and a first aid kit.



Winter tires offer superb traction in snowy and icy condition, when temperatures are below freezing or where required by law.

WINTER FIRE SAFETY [CONTINUED FROM PAGE 1]

use surge protectors, and make sure your home's circuitry can handle whatever it is you're powering. (Old buildings, especially, have systems that can short out if you do so much as use a microwave).

Space heaters are notorious fire starters. Keep all flammable materials far from them, do not overload the circuit, and make sure children stay

away.

FIREPLACES

Fireplaces are decorative and functional as heating devices. Make sure yours is properly installed with floor support and protection. Have the chimney inspected by a professional every year. Use a mesh or glass screen to prevent embers from popping out. Do not use flammable liquids such as lighter fluid,

and never burn coal indoors. Be sure the fire is completely extinguished before leaving the area unattended, and use synthetic logs exactly as directed.

Be sure every level of your home has a working smoke alarm, and be sure to check and clean it regularly.

For more winter fire safety tips for the home, log on to www.usfa.dhs.gov.



Contact your local fire department for advice if you have a question on Home Fire Safety.

ABOUT OUR AGENCY...

Drescher Insurance is a full service, independent agency. We represent a carefully selected group of financially sound, reputable insurance carriers, and our team of professional, experienced agents will place your policy with the carrier offering the best coverage at the best rate. Everyone can appreci-

ate the benefits of personal service, but when it comes to getting the right insurance for your family and business—it can be priceless. As your local insurance agent, we will get to know you personally and help you make the right choice when it comes to protecting your family, home, or business.

WHAT TO EXPECT WITH DRESCHER INSURANCE

- Extensive industry experience
- Cost-effective insurance programs
- Around the clock claims service
- Hassle-free insurance

“Our service team is readily accessible in our Cheshire office by e-mail, facsimile, and telephone. Call or stop by anytime!”