



Family Time

Ways to Stay Safer This Thanksgiving

AS THANKSGIVING approaches, people across the country are preparing to celebrate this family holiday with their loved ones.

But, it is important to put safety first. By spending a few minutes reviewing these tips, you can have a safe and happy holiday.

1. Prevent food poisoning

Before cooking a turkey, defrost it properly. If the bird is still frozen in the middle, some parts of the turkey may be

uncooked after removing it from the oven.

Always keep a defrosting turkey in the refrigerator on a pan to prevent its juices from dripping into crisper drawers or onto other food containers.

Keep in mind that a turkey weighing 15 pounds takes several days to defrost. Cook a turkey until its internal temperature reaches at least 165 degrees Fahrenheit.

If there are leftovers, be sure to refrigerate them within a couple hours of serving dinner.

2. Prevent fires

Fires occur on Thanksgiving more than any other holiday. There are at least three times as many fires on Thanksgiving as there are on a normal day, studies have found.

KITCHEN SAFETY TIPS

- Do not leave any pans on the stovetop unattended.
- When using oven mitts, food wrappers and other flammable items, keep them far away from stovetops.
- Keep children out of the kitchen to avoid burns or injuries.
- When using pots and pans with handles, point the handles toward the back of the stove to avoid tipping one over.
- Do not wear loose sleeves or baggy clothing that may drag across a stove.

WELCOME TO OUR NEWSLETTER

GIA is pleased to bring you the Fall/Winter edition of our agency newsletter.

We value you and appreciate your business. Our goal is to provide excellent service, competitive pricing, and products tailored to meet the special needs of our clients.

We hope the articles in this Holiday edition will provide insight into an array of insurance subjects, and we urge you to contact us with questions and comments. While we will be focusing on Personal Lines topics and issues, we will include articles of general insurance interest from time to time.

GIA is a full-service Independent Insurance Agency with dedicated departments for Personal and Commercial coverage including Life and Health.

***Happy Thanksgiving, Merry Christmas and Happy New Year
from our GIA family to you and yours!***

See 'Plan' on page 2



If you have a coverage question,
please call us at:

GIA Insurance

6025 Heards Ln.
Galveston, TX 77551

Phone: (409) 740-1251

Fax: (409) 740-0513

211 W Edgewood Dr, Ste 200
Friendswood TX 77546

Phone: (281) 442-1892

Fax: (409) 740-0513

E-mail: info@gia-tx.com

Make Your Holiday Season Safe and Happy

D ECEMBER IS full of cultural observances and rich traditions. It is also a time to be extra vigilant regarding safety. Following are some important tips to keep yourself and your loved ones safe during the holidays.

Fire safety

At Hanukkah celebrations, be cautious with the menorah. Hanukkah lamps crafted by children are not usually suitable for lighting, and should be used only without candles or open flames. The menorah should be placed on a sturdy, nonflammable surface such as glass, marble or metal and it should not be near or under any flammable materials.

It should also be well out of reach of children or pets who could accidentally knock it over.

Likewise, Christmas candles and the Kwanzaa kinara should be treated with similar care. They should never be placed near curtains, tablecloths, books, shades or any other flammable materials.

Adult supervision is required for the lighting of the Kinara, and it should never be left unattended when lit. Lighters and matches should be stored up high, and out of the reach of children.



SHOP WITH FRIENDS: *If you plan to shop in the evening or at night, bring a friend or invite a few for safety and fun.*

Alcoholic beverages

At holiday time (and always), know your limits regarding alcoholic beverages. Be sure to have high-protein foods prior to drinking alcohol, and remember that only time will eliminate alcohol from your system. Drink only in moderation – and never drink and drive.

ATMs

If you need to use an ATM, particularly at the holidays when crime rates are high, choose one that is located inside a mall or other well-lit location.

Don't withdraw large sums of money; instead use credit and debit cards whenever you can. You should also shield the ATM keypad from any observer that is standing nearby. Don't linger at the ATM machine after making your withdrawal.

Shopping

Avoid shopping alone or at night. If you feel that you must shop at night, be sure to park in well-lit areas, and ask a mall security officer to escort you to your car.

You should also park as close as you can to your destination, and never leave valuables on the seat or floor of your car, where they are visible. Be aware of your surroundings and keep packages, purses and wallets secure.

At home

Even if you are only going to be away for a few minutes, lock all doors and windows before leaving your home. It is not wise to have large displays of holiday gifts that are visible from outside the home, and never open the door to strangers.

Criminals will sometimes take advantage of holiday generosity by soliciting donations for non-existent charities, while others will also pose as deliverymen.

If you don't know who's knocking, it is best not to open the door at all, especially if you are home by yourself.

With a little extra caution and some common sense during the holiday season, you can protect your home, your valuables, and most importantly, the ones you love. ❖

Continued from page 1

Plan Ahead before Hitting The Road

3. Travel safely

Thanksgiving is one of the busiest holidays for highways, streets, trains, buses and airlines.

Since most people are focused on arriving at a destination and having fun, they often overlook the most important safety measures. It is helpful to have an emergency room kit while driving.

To avoid traffic and accidents, travel on less busy days that are not as close to the holiday itself. Always start a driving trip with a full tank of gas, and be sure a vehicle is roadworthy before setting out on a long trip.

Never drive distracted. Pull over to make a call, answer a text message, eat or do anything else distracting.

Keep in mind that distracted driving endangers others on the road. And never drink and drive.

If you are flying, follow the Transportation Safety Administration's guidelines for liquids and gels, and be sure to follow the airline's requirements for baggage weight and packaging certain items such as food.

There are plenty of other ways individuals and families can stay safer on Thanksgiving.

Think about travel plans or party hosting plans in advance to adequately prepare for optimal safety.

To learn more about safety and being prepared with insurance, discuss your concerns with us. ❖

A Hacker's Tips on Keeping Your Personal Data Safe

A GROWING CONCERN these days is online safety and protecting our personally identifiable information and credit card information. Not only that, but clicking on a nefarious link on a website or in an e-mail can unleash a cyber attack on your computer with bots rifling through all of your files.

In addition to online scams, criminals are also calling people and asking for personal information.

Recently, an anonymous hacker who now writes a cyber security blog had these recommendations for individuals who want to protect themselves and their files when online. ❖

HOW TO PROTECT YOUR INFORMATION

- **Check senders carefully.** Cyber criminals will try to get you to click on a link in an e-mail by making it seem like it comes from an official source, like "auditor@irs.gov." If in doubt, don't click on any links and call the agency using information from 411 or other legitimate sources.
- **Don't believe every caller.** If you get a call from someone claiming to be from the IRS who tells you that you owe back taxes and face penalties that could involve asset forfeiture, you should know that the IRS doesn't make phone calls.
- **Tell the caller that you'll call them back.** Look up the number from scratch and call. More often than not, nobody will answer or the agency will never have heard of you.
- **If you follow a link to a site that asks for a password, close the window.** "If I want to raid your bank account, or do other harm, one way I can do it is to send you an official-looking e-mail with a link to your bank, asking you to log into your account for some reason," the hacker writes. If you go to the criminal's site, they will then obtain your log-in information and have access to your bank account.
- **Before you follow a link, verify that the visual link and the actual link match.** For instance, let's say the link is "PETA.org." But if you move your cursor over the link without clicking, most browsers will then show you the real link, either near the cursor, or at the lower-left corner of the window. If you see something like "PETA.smurfit.org" or "PETA.ru," or anything that doesn't exactly match, don't click.
- **Don't automatically grant access for all programs.** If you download a new game online and it asks you to enter the system manager password, you may be right to be suspicious as a game would not need system-level access.
- **If you are using a new site that requires a password, use a unique password.** Use one that can't be found in a dictionary. Don't reuse a password from another site. This way, if the site is compromised and they get your unique password, they won't be able to access other online accounts of yours.
- **When a system asks for security questions and answers, give ridiculous answers.** For instance, if a site asks which high school you went to, don't use the name of your real school. A dedicated hacker can find out where you went to high school. Instead, you might want to write something like "cuddly panda" or "fuchsia."
- **Ignore spam e-mail.** You can often tell that e-mail is spam before opening it. Look at the "From" address. Do you know anybody named "Special Offer?" If the subject is odd, like "Donald Trump says he has a big brain, here's why," it's likely spam and should be avoided.
- **Set your e-mail reader so that it does not load images automatically or follow links automatically.** For instance, if a scammer includes an image, allowing it to load can send the image ID to another server that then gains access to your system. Before you allow the browser to load images, check that every image name is generic.



Leaving Town? Take These Precautions

GOING AWAY for the holidays? Maybe to see the relatives or hitting the ski slopes.

While the chances of you being affected by violence on vacation are typically low, there are other risks that you need to consider: like an unexpected problem at home – such as a plumbing leak - when you are thousands of miles away, having valuables stolen, injuring yourself on the ski slopes or having your personal data hijacked.

Although the idea of taking a vacation is to leave your everyday life behind for a while, if you fail to take certain actions ahead of time, you could end up being hit with a nasty surprise. These are some of the precautions you can take:

Batten the hatches

If you think burglary is the biggest risk to your unoccupied home when you are away, you will be surprised to know that according to the Insurance Information Institute, the average post-vacation burglary claim is for \$3,990, while the average loss cost for water-related damage is more than \$8,800.

While you may think that a small leak can't cause much damage, it can if left unattended. While a leak when you are at home may go undetected for a day or two, if nobody is home at all it can cause serious damage since nobody is there to stop it.

The time between when a leak occurs and when it's discovered directly impacts the severity (and cost) of water damage.

If you bring jewelry, check your coverage

Some people do like to bring expensive jewelry on their trip. A typical homeowner's policy has a \$5,000 cap on valuables so if your jewelry is worth more than that, you may want to consider a jewelry rider with worldwide all-risk coverage to your policy.

Securing your home

- Turn off your main water supply before traveling.
- Check for any leaks prior to departure.
- Ask a neighbor you trust or a relative to check on your home every few days (they can also grab your mail and put it inside).
- Consider installing a water shut-off device, if you don't already have one. If you do have one, replace all batteries and set the device to "away mode" before leaving.



Taking care of your bling

- Don't pack jewelry items in your checked luggage.
- Keep all jewelry in your carry-on, preferably one that you can keep on your person during the whole flight.
- After checking in, and when not wearing it, keep your jewelry in the hotel's main safe – not in the room safe. Keep the jewelry there until you intend to wear it.
- Don't wear your jewelry at the beach or in the pool.



Go low-tech

While you may be tempted to share your vacation photos live or the same day you take them on Facebook or Instagram, there is a chance this can tip off would-be thieves that your home is unattended. If you are sharing, make sure you have your Facebook privacy settings to friends and family only, and consider postponing uploads to the more open Instagram.

Don't use the "check-in" function or hashtags, as it can tip off thieves that there is a potentially gullible tourist in the vicinity.

Also, unsecured Wi-Fi networks are prevalent in hotel lobbies, restaurants and other tourist destinations. Vigilant hackers can gain entry into your mobile device and your personal data on these networks, so use with care.

Accident insurance

Injuries and accidents can happen while on vacation. The level of international medical coverage provided by your domestic insurance provider can vary greatly depending on your plan, so you may have very limited coverage – or none at all.

Travel medical insurance can provide the coverage you need.❖

