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FGIAB ADVISOR

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ROAD & HOME SAFETY EDITION

Are you covering your assets?

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ROAD SAFETY TIPS FOR BEING SAFE ON THE ROAD

We all know how important safety is, but in our daily rush it's easy to overlook some of the details that'll make a difference in staying safe when on the road. Here are some ways to stay on the road and be safe while you're there.

1. Carry emergency items

Always keep these essential objects in your vehicle, and – eventually – you will be very grateful that you have them.

- Flat tire repair kit
- Fire extinguisher
- Jumper cables
- Flashlight (with batteries, of course)

2. Check your shocks, brakes and tires.

Avoid surprises by regularly monitoring the health of these vital systems in your vehicle.

- If you notice a noise when you brake or a subtle difference in braking performance, it's time to get a brake check as soon as possible.
- Ensure you have enough traction to grip the road by regularly checking the tread depth of your tires. Use a tire pressure gauge to make sure they are properly inflated.
- Your shock absorbers may be broken if you have trouble getting around corners.

3. Understand the signals on your dashboard.

Car dashboards have up to 64 different symbols to let you know when something is wrong. You're not alone if you don't know what they all mean. Flip through your car's manual to familiarize yourself with the various symbols to make sure you know what your car is trying to tell you.



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4. Develop a sense of smell about your car.

Car smells inevitably mean trouble, but what kind of trouble?

- Burnt carpet? Check if your handbrake has been left on, or if the brake pads are overheated.
- Hot oil? Look out for overflow from a recent oil change.
- Rotten eggs? The catalytic converter may be faulty, which could be affecting your car's engine.

5. Stay alert, avoid distractions.

Keep 100% of your attention when driving at all times.

- Always drive when sober, avoid drunk driving & never drive when tired.
- Take regular breaks to check messages or make calls.
- Don't use your phone or any other electronic device while driving.
- Watch your speedometer, look out for road signs, and stay focused.
- Secure cargo that may move around while the vehicle is in motion.
- Don't attempt to retrieve items that fall to the floor while driving.

6. Replace damaged windshields.

Chipped or cracked windshields can strike at the most unexpected and inconvenient times. If visibility is affected as a result.

- Find the nearest and safest place to stop.
- Set up an appointment with your nearest mobile repair service or call your local emergency hotline.



7. Stay aware of your surroundings.

Pay attention to what's around your car, not just the vehicle itself.

- Keep a buffer between yourself and other vehicles.
- Don't respond, if you're tailgated by a reckless driver.
- Monitor your blind spots and stay out of others' blind spots.
- Adjust your speed for rainy conditions.

8. Drive safely at night.

Reaction times tend to be slower in darker conditions, and depth perception tends to be less accurate at night.

- Ensure your headlights are properly aligned for maximum visibility.
- Keep a safe distance behind other cars on the road.

9. Know what to do when your car breaks down.

Follow these steps after pulling over into the road.

- Immediately turn on the vehicle's hazard lights.
- Call for help using your cell phone.
- If you are carrying safety triangles or lights, only set them up 20 meters behind your vehicle when you are sure it is safe to do so.
- Never get out of a vehicle to make a repair on a busy road.

10. And finally... be your own best safety feature.

Don't rely on your vehicle safety features to protect yourself and your family.

- Ensure all vehicle occupants wear a seat belt.
- Observe and obey road traffic rules always.
- There is no substitute for basic driving safety.
- Burnt carpet? Check if your handbrake has been left on, or if the brake pads are overheated.
- Hot oil? Look out for overflow from a recent oil change.
- Rotten eggs? The catalytic converter may be faulty, which could be affecting your car's engine.

Remember: if something doesn't smell, sound, or feel right, seek advice from your mechanic or call your local emergency hotline, as soon as possible. Whatever happens, always keep calm and take note of your surroundings.



HOME SAFETY

We all want to feel safe in our homes as well as protect our loved ones who visit. It is critical to take time to implement safety measures at your home. This is especially true when there are children in the home.

TIPS FOR KEEPING CHILDREN SAFE AT HOME

Tips in this section revolve around how you can protect yourself and your home from others. Children on the other hand, often need protection from themselves. The following tips can help protect the children in your home from being injured.

1. Put lighters and matches out of reach. Children are often the cause of fires in the home. Discard any excessive lighters or matches. Hide any remaining lighters and matches out of reach. Do not leave candles unattended around children.

2. Dispose of unused or open chemicals. Cleaners, oils, and other chemicals that are left open on the floor of garages, in cabinets, or in the backyard can easily injure a curious child.

3. Install a deadbolt on your doors. Are you relying on just your doorknob lock to keep people out? That is a mistake. Spend the time and money to get a proper deadbolt lock on your door.



4. Install motion-activated lights. There are many different motion-activated light products to consider. These lights can deter someone from coming onto your property or alert you when someone does so.

5. Install a security system or security cameras. Many people install their own security systems with products from Amazon or other online stores.



6. Add window sensors. Window sensors allow you to know when someone opens one of your windows.

7. Install a smoke alarm. This is home safety 101, but many families still do not have functioning fire alarms placed where needed throughout their residence. Statistics prove that homes without fire alarms had twice as many home fire victims.

8. Install a carbon monoxide alarm. Carbon monoxide is a silent killer. An alarm may be the only safeguard that can make a difference in saving your life when it comes to a carbon monoxide leak.



9. Place a bar or piece of wood on the track of any sliding door. Sliding doors may be easier to pick or pull open. Placing a piece of wood in the open section of the track can provide another level of security which can help prevent someone from entering your home.

PERSONAL PREPAREDNESS TIPS AND ACTIONS TO CONSIDER

The products, services, and actions listed above are great for making your home secure, protecting property, and protecting life. That being said, there are other actions you can take today to help to ensure you and your family have the knowledge and skills to be prepared.

1. Join your local neighborhood watch group. These groups can succeed in protecting the community if more individuals are active in them.

2. Report any suspicious activity. Speak up when you see something that does not look right to you. Talk with neighbors or the police when you see something that is not a normal sight to see in your neighborhood.

3. Stay on top of the latest trends when it comes to home safety and personal safety. Unfortunately, there are new ways and schemes being thought of every day to hurt or take from innocent people.

4. Take a first aid and CPR class. The unfortunate reality is that emergencies are going to happen throughout life. The only thing worse than someone you love needing help is not knowing how to help them. Organizations like the Red Cross have training classes all across the country that can help prepare you for some of the most common emergencies.



5. Have a plan. Have a plan and train your family on it when it comes to responding to an emergency. Different emergencies warrant different plans. Events such as storms, hurricanes, fire, break-ins, etc., should all have their own plan prepared in case your family needs to respond.

6. Understand your city's emergency action plans. Cities have their own emergency action plans for responding to emergencies. Contact your local police station to find out more about what plans are in place for emergency events.

7. Educate your children on other safety information. Take some of these other tips and share them with your children to keep them safe. Sharing information allows them to better understand why you are doing certain things around the house.

8. Educate your neighbors on some of this information. If your neighbors are making poor choices when it comes to safety, it can also affect your home and family at some point in the near future.

FILL IN THE BLANK

Let's recap! Fill in the blanks with the correct answer.

1. Always carry emergency items in your vehicle, you should keep these essential objects in your vehicle such as _____, _____, _____, and _____.
2. Always check your vehicle shocks, brakes, and tires regularly. Your _____ may be broken if you have trouble getting around corners.
3. Always keep 100% of your attention on the road when driving at all times, remember to stay _____ and avoid _____.
4. Always keep a safe _____ behind other cars while on the road.
5. _____ is a silent killer. Installing an _____ may be the only device that can make a difference in saving your life should there be an unexpected leak.
6. Installing _____ can provide added protection and security to your home from a burglary.
7. To safe guard _____ against injuries and fatalities due to these objects tipping over. Secure furniture and large objects such as TVs with _____ for added security to prevent them from tipping over.
8. Never leave children _____ on the outside, even if your yard is fenced-in.
9. Installation of a _____ is a great way to add a quick layer of protection to your home.
10. Should your vehicle break down, immediately turn on the vehicle's _____ and call for help.

Answer Key

Smart doorbell
Children
Hazard lights
Carbon Monoxide
Flat tire repair kit

Distance
Unsupervised
Fire extinguisher
Alert
Flashlight
Distractions

Shock absorbers
Jumper cables
Deadbolt locks
Alarm
Furniture ties

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