



# THE Insurancenter

## NEWSLETTER

Spring 2026

## Five Tips to Make Your Home and Family Safer

THE SAFETY of your family and home should always be a top priority. Homeowners understand the risk of burglary, injuries to their children and loved ones, natural disasters and other emergencies.

However, many families fall short when it comes to home and family safety. Fortunately, there are a number of easy steps you can take to reduce the chances of one of your family members or a house guest getting hurt, and to see your possessions are well protected.

### 1. Childproof your home, even if you have older kids

You can change the way you protect your kids in the home as they age.

**Babies and toddlers** – Install cabinet locks to prevent babies from getting into places with household chemicals and cleaners, or medications.

Install cordless blinds or curtains throughout your home to prevent choking.

**Young children** – With young children, make sure you have non-slip rugs in the bathroom.

Also, one common injury for the little ones is burns and scalds. Keep a close eye on your children whenever they are near things that can burn them like ovens and stoves, heaters, the fireplace and other appliances and products that may get hot, such as curling irons or hair straighteners.

**Pre-teens** – As the kids get older, subtler and unseen dangers await them, especially as most of them are using computers, smartphones or tablets to play games, socialize and surf the Internet.

You may want to install parental controls on the computer and have a talk with your kids about sharing personal information – and talking to strangers online.

### 2. Keep your valuables safe

If you have some expensive jewelry, cash, collections or other valuables you don't want to go missing, you should store them in a fireproof safe. Be aware that home burglaries increase prior to or after the holidays when the home is stocked with new expensive gifts.

Other items you should consider storing in the safe include the deed to your home, wills, birth certificates, passports and any other important documents you don't want to lose.

The fireproof part is important since fires, floods and other disasters can damage or destroy those documents.

If you don't have space for a safe in your home, consider securing a safe deposit box at your bank to store your most valuable items, including personal documents and deeds.

See 'Consider' on page 4



## Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs. – Douglas Nellans



# Keeping Your House Safe While Away on Vacation

MANY AMERICANS take a vacation during the summer, heading out of town, often a few hundred miles away – or sometimes further afield.

While you are away, your home will likely be sitting empty and that could be a target for thieves. But there are precautions you can take to thwart them.

## Buy a home security system

A home security system is probably the very best way to protect your home, aside from having someone stay there while you are gone. There are a number of systems and services on the market, so you should take your time to figure out which one best suits your needs and budget.

## Keep quiet about your plans

While you may find it hard to resist the urge to tell all of your contacts on social media that you are heading off on an exotic holiday, you should not announce your plans – and should also refrain from providing daily updates and selfies of your adventures. It won't hurt you to post that information when you return.

While you likely don't have to worry about your friends and family robbing your home, criminals online may lurk among your friends' contacts.

Remind your children to also refrain from posting their activity on social media.

## Make your home look lived in

Make your home look occupied by:

- Installing timer switches on a few lights and even your TV, so that they turn on and off at certain times.
- If you park your car outside your home, ask a friend to periodically back out and park it differently to make it seem like someone has driven the car.
- If there's a swimming pool, keep the water in it circulating.
- Don't cancel your lawn service and make sure to keep your automatic sprinklers going on their timers.
- Ask the post office to put a hold on delivering mail.

## Additional security measures

- Make sure all windows and doors are security locked.
- Put in a secondary blocking device on sliding doors and windows so that they can't be opened if a burglar successfully unlocks them.
- Install exterior security lights with motion sensors that turn on when someone approaches the house.
- If you have a security system in place, call the security company to let them know you'll be gone.

If you want to go even further in protecting your home, you can:

- Disconnect the garage door opener and lock it manually.
- Move valuables like expensive jewelry to your bank safety deposit box or a home safe.
- Move any valuable furnishings out of sight from anyone peering through your windows. ❖

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# Three Tips to Stay Safe on the Water This Summer

WHEN YOU are getting ready for a day on the lake in your boat, it's easy to focus on the fun, but make sure you don't overlook safety. Without it, your relaxing day could take a dangerous turn.

While most boating accidents do not involve injuries, staying prepared is the best way to keep it that way. Here are three safety tips to keep in mind before you hit the water.

## 1. Don't leave the dock without essential gear

Being properly equipped is your first line of defense.

### The most important equipment

**Life jackets:** A U.S. Coast Guard-approved life jacket (type I, II or III) is required for every person on board. Boats over 16 feet long must also carry a throwable flotation device (type IV). Children under 12 must always wear a life jacket when the boat is moving.

**Fire extinguisher:** Boats with any fuel-powered equipment (engines, lanterns, etc.) must carry a fire extinguisher.

**Sound-signaling device:** Boats 16 feet or longer need a device that can emit a sound for at least two seconds and be heard from a half mile away. Larger boats require devices with longer ranges.

**Navigation lights:** If you're out between sunset and sunrise, your boat must display the correct lights – red on the left (port), green on the right (starboard) and white at the rear (stern).

## 2. Skip the alcohol

Operating a boat under the influence is not only illegal but also incredibly dangerous.

According to the National Safe Boating Council, a person with a blood alcohol content of 0.08 is 10 times more likely to die in a boating accident than someone who hasn't been drinking.

Laws on drinking on boats vary by state. Some state laws prohibit public drinking, and being on a boat in a public waterway may fall under those rules.

If your passengers are drinking, make sure they keep it light and don't overindulge. Alcohol and boating do not mix, and thousands of people have lost their lives falling from boats while under the influence.

## 3. Learn boating right-of-way rules

Unlike highways, waterways have no painted lines or signs. Knowing how to navigate safely around other boats can prevent serious collisions.

- **Head-on:** When approaching another boat directly, both vessels should steer to the right.
- **Overtaking:** When passing another boat from behind, assume they don't see you and pass carefully, while giving the other vessel a wide berth.
- **Crossing paths:** The boat on the right has the right of way. If you're on the left, you must yield.

## Who to call in an emergency

If you run into trouble on the water, contact the Florida Fish and Wildlife Conservation Commission or local law enforcement. Having your phone or radio charged and accessible could be a lifesaver.

Being prepared doesn't take much time or money – but it can make all the difference. Make safety a priority so you and your family can enjoy the best of the summer boating season with peace of mind. ❖



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## Consider Starting a Neighborhood Watch

### 3. Close the garage door

Drive down most any neighborhood during the day and you are likely to see at least one house with the garage door open and nobody in sight.

By leaving your garage doors open and unattended, you might as well hang a sign that says "Free stuff. Come and get it."

Also, if you are going to be away for any extended time, you should consider disabling your garage door altogether.

### 4. Start a neighborhood watch

You may have nosy neighbors who annoy you, but they could suddenly become your best friend if they catch a stranger snooping around the outside of your house.

If you are concerned about the potential for break-ins, you can start by getting acquainted with your neighbors and encourage them to check in on each other, promise not to ignore alarms that go off, watch for strangers wandering and loitering in the neighborhood and notify one another of suspicious activity.

You can even make it formal by proposing a neighborhood watch program.

### 5. Keep emergency numbers by all phones

If your older kids are home alone, you should make it easy for them to react if there is an emergency. Make sure your child has easy access to this information:

- 911 for emergencies.
- 1-800-222-1222 for the Poison Control Center.
- The numbers for a pediatrician, police, fire department, emergency medical services and a neighbor.
- Your home address, so that caregivers and children can easily tell emergency personnel how to locate the home. ❖



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### The Insurancenter of Fort Myers

16591 S Tamiami Trail

Fort Myers, FL 33908

Phone: 239-489-2838

insurance@insurance-center.net

www.insurance-center.net

FIND US ON:

