

## Safety During the Summer

Everyone loves summer! There's so much to do! There's tennis, baseball, basketball, playing frisbee, horseshoes, dirtbiking, mountain biking, skateboarding, swimming, and lots more!

But wait!

Potential liability is everywhere. It can happen if you are having fun and acting careless at the expense of other persons or their property, or failing to ensure that persons you've invited to your home can safely enjoy themselves.

Here are some tips to keep it safe and have fun:

- Look around your home. Think about how you can keep others safe. Do the stairs need fixing? Is the deck railing sturdy and in good condition? Is there a fence around your pool? Are dangerous chemicals such as fertilizers or pesticides, stored properly?
- Make sure an adult is supervising any children's activities, such as skateboarding, bike riding or swimming, and that the children are wearing the proper safety equipment.
- Have your insurance policy reviewed by a professional.

When accidents happen, they may be followed by medical expenses and, more seriously, lawsuits. Don't assume you have coverage, especially when an activity involves motorized or powered equipment. If you don't have proper coverage, you