

Personal Lines inSights

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Tips for Managing Stress

A recent LifeWorks Mental Health Index report revealed that 46% of Canadians are feeling more sensitive to stress than before the COVID-19 pandemic.

In the short-term, stress can make you feel frustrated, nervous or angry. But the consequences of prolonged stress may be more severe. Research has shown that long-term stress can lead to health issues, such as high blood pressure, obesity, diabetes and heart disease.

Read this article for tips on how you can take control of your stress levels.

Recognizing the Signs

Knowing how stress can affect your life is essential to protecting your mental health. Here are some signs that you may be feeling stressed:

- Trouble sleeping or fatigue
- Upset stomach
- Change in appetite

- Social withdrawal
- Chest pain
- Feelings of anxiety, depression, irritability, restlessness or anger

Stress Management Tips

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce their effects. Here are some practices:

- Listen to relaxing music.
- Avoid caffeine.
- Try meditation.
- Plan and prioritize your most important responsibilities.
- Limit interruptions when you need to focus on tasks.
- Get some exercise.
- Learn to say no to people and events.
- Take time for yourself.

For more lifestyle guidance, contact us today.



Snowmelt Prevention Tips

As harsh cold warms to above-freezing temperatures, the accumulating water from melting snow and ice—also known as snowmelt—can lead to significant property damage. Review the following guidance for snowmelt prevention at your home.

- **Clear snow from your home's foundation.** To prevent water from seeping through cracks in your home, clear snow from around your house. Pay particular attention to the areas around stairwells, window wells, downspouts and doors.
- **Maintain your roof and gutters.** Keep your gutters clear of debris to prevent ice dams from building up; this occurs when melted snow refreezes at night and can cause gutter clogs and leaks. You should also clear heavy snow off your roof to avoid water damage.
- **Ensure proper drainage.** Keep any street storm sewer drains clear of snow; this will help prevent ice buildup and freezing. You should also ensure your downspout drains away from your home.
- **Check your sump pump.** If your home experiences flooding, a functioning sump pump can move water away from your home's foundation. Check that your sump pump is in good working condition and immediately take care of any small leaks you notice. This will prevent them from becoming a larger hazard.
- **Rely on professionals.** Contact a qualified professional if you're unable or unsure how to remove snow from your roof, seal windows and doors, test your sump pump, check your water heater and any perform other essential aspects of home maintenance. This can keep both you and your home safe from harm.
- **Talk to your insurance agent.** No matter how careful you are, accidents can happen. Speak to your insurance agent to make sure your home is adequately covered if damage or disaster occurs.

For more home guidance, contact us today.



What Factors Determine My Auto Insurance Rates?

Insurance companies consider a variety of factors when determining your auto insurance premiums. The main categories include:

- **Personal information**—Drivers under 25, especially men, are seen as higher risk than older drivers and those who are married.
- **Driving record and credit history**—Safe drivers with good credit typically pay less for auto insurance.
- **Location**—Densely populated areas often have higher rates of vandalism, theft and car crashes. This could translate to higher premium costs.
- **Vehicle characteristics**—Vehicles with below-average safety ratings or with parts that are expensive to repair may cost more to insure.

For further auto guidance, contact us today.

