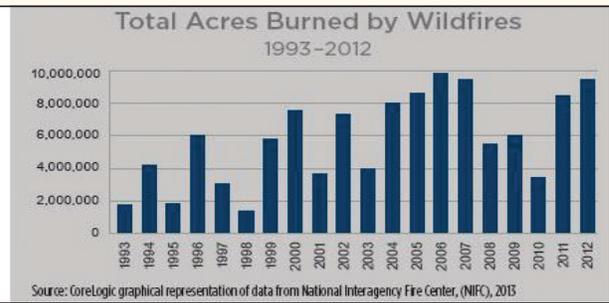
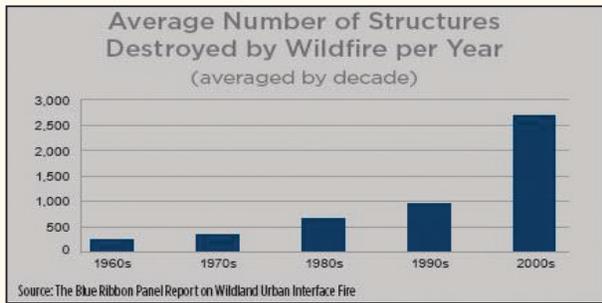




Nationwide® Private Client Wildfire Safety Tips

Wildfire is an ever-present consequence of nature and necessary for the health and viability of an ecosystem. According to the International Association of Wildland Fire, as many as 46 million single family homes in the US are considered high-risk of wildland/urban interface fire. For those who live in homes in the Wildland Urban Interface (WUI) — a location where structures are built near wildfire-prone environment or vegetation — wildfire is a serious and constant threat, and managing risk has never been more important.

Research indicates that the severity of wildfire has and will continue to trend upward for the foreseeable future. While we cannot stop a fire from burning, together we can reduce the exposure to property loss. As with other natural disasters, and particularly wildfire, at Private Client we believe in taking preventative steps to better protect your home.



Preparing for a wildfire

- Install a fire-resistive roof such as tile or composition shingle.
- Seal the open edges of a barrel tile roof with grout to keep embers from blowing into your home.
- Cover your attic, eaves and sub-floor vents with noncombustible screening.
- Install tempered glass or multilayered glazed panels in exterior windows, glass doors and skylights.
- Use fire-resistant siding materials.
- Avoid landscaping with combustible bark and wood-chip mulch.
- Plant native, fire-resistive vegetation whenever possible.
- Keep grass cut short and the 30' area around your home well watered.
- Remove all dry grass, brush, trees and dead leaves within at least 100' from your home to create "defensible space".
- Store firewood and fuel sources at least 30' downhill from any structure.

What to do during a wildfire

- Remove flammable materials such as trash, portable propane tanks, outdoor furniture and vehicles from around your home.
- Shut off the gas to the home to prevent an ignition source.
- Soak any roofs, shrubs and trees with water if they are within 15' of a building.
- Close all windows and doors to prevent firebrands from entering the home.
- Monitor news reports so you know how much danger you may be facing.
- Post a sign on your home with your name and contact number should first responders need to reach you.

- Leave garden hoses connected and accessible to make it easier for firefighters to fill their tanks.
- If you must leave, follow routes dictated by local officials. Wildfires can quickly change directions and your planned escape route may be blocked.

Aftermath of a wildfire

- Do not return home until instructed to do so by local officials.
- Check your roof, attic and home perimeter for hot spots and extinguish them immediately. Call the fire department if necessary.
- Inspect all utilities and if any damage has occurred, consult a professional before use.
- If you notice any damage to your home, contact your insurance agent to report a claim.



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QUESTIONS OR COMMENTS?

Editor: Angie Urban, aurban@neil-garing.com
 Co-Editor: Lynn Stillings, lstillings@neil-garing.com

6 Must-Do Tips for Improving Your Credit Score

by Trusted Choice authors John R. Lee, with Meg Stefanac

Your FICO credit score is one of the most important numbers you should be aware of. Your score influences how lenders, creditors and yes, even insurance companies, view you. If your score is low or if you are just beginning to build your credit, there are things you can do to improve it. Just remember, credit scores don't go from bad to good overnight. Building good credit takes time, responsibility and a bit of know-how. Over the years, I have helped many people improve their credit. People who thought that aspirations such as new car loans and mortgages were unattainable found they could turn their lives, and credit histories, around and become property owners. If you are trying to raise your credit score, I have a few tips that may help.

Tip 1: Pay Your Bills on Time

I know it's pretty obvious, but this is the single most important thing you can do. Your payment history accounts for 30% of your credit score, and that's huge. If you skip bill payments or pay them late, you will only undo any of the good things you have done for your credit score. Paying your bills on time, every time, has more advantages than just positively affecting your credit score. It can prevent you from paying avoidable fees and higher interest rates. Most credit card companies will charge fees and raise your interest rate because of late payments. And believe it or not, some will even raise your interest rates based on your payment history with other creditors. On-time mortgage payments are also important, even though most lenders offer a grace period. If you are late with your payment but remain within the grace period, you will not be assessed a late fee or suffer a hit to your credit. However, this grace period is not given to you by the credit angels. It still comes at a price because you are paying interest on your balance. With a loan as large as a mortgage, this extra interest can really add up over the few days that you are late with your payment.

Tip 2: Avoid Unnecessary Credit Inquiries



Every time you apply for credit, you allow your potential creditor to pull and look at a copy of your credit report. Unfortunately, these credit inquiries negatively impact your credit score and they stay on your credit report for two years. As time

passes, they have less and less of a negative impact. The more credit cards you apply for, the lower your credit score will become. Therefore, while it may seem like a great deal to sign up for a merchant's credit card to save 10% on your purchase, it may not be a good idea if you are actively working to increase your credit score. You are better off doing all your various store purchases with a single credit card that offers cash back benefits.

Tip 3: Keep Your Old and Paid Off Accounts Open

If you have had problems with late payments on one of your credit card accounts, you may think that closing that account once it is paid off will help your credit score. This is not the case. In fact, it can make things worse. For starters, closing the account does not eliminate your delinquent payment history from your credit report. Furthermore, the length of your credit history accounts for 15% of your credit score. By closing an account that you have had open for a while, you may end up shortening your credit history and adversely affecting your credit score. Don't worry. As time goes on, your late payments will have a decreased influence on your creditworthiness. And there is another reason to keep those old accounts open. It has to do with your debt to credit ratio, which brings us to my next tip.

Tip 4: Keep Your Balances on Credit Accounts Below 40% of Your Available Credit

When calculating your credit score, the dollar amount of how much you owe matters much less than how much you owe as a percentage of your available credit. This is what is known as your debt to credit ratio. Therefore, someone who owes \$5,000 on their various revolving credit accounts (i.e., credit cards, store cards and lines of credit) but has \$50,000 of available credit will look more

appealing to creditors than someone who owes \$500 but has only \$1,000 of available credit. In the first case, the subject owes 10% of their available credit; the second person owes 50% of their available credit. The lower your debt as a percentage of your available credit, the higher your credit score will be. This is why keeping your old credit cards open is a good idea. Just make sure that they are accounts that do not charge you an annual fee.

Tip 5: Review Your Credit Report Regularly and Dispute Incorrect Information

There are three different credit reporting agencies and you are entitled to receive a free annual report from each of them. One good idea is to stagger them so that you are receiving one free credit report every 4 months instead of getting them all at once.

When you get your report, review it carefully. If you see any inaccurate information, file a dispute. The disputed information must be investigated by the credit bureau in a timely manner. Keep in mind, though, that disputes often take a while to be checked on, and they do not always end up in your favor. However, it is worth making the attempt if you honestly believe that something on your report is erroneous.

Tip 6: Add a Fraud Protection or Explanation Statement to Your Credit Report

Let me start by saying that this action will not actually influence your credit score in any way, but if you have a less than stellar history, it may give you an edge when you are applying for credit, such as a car loan or a mortgage. It is worth knowing about this option. Most people are not aware that you can add a 100-word statement to your credit report. You can use this to safeguard yourself from identity theft or to include an explanation for a bad period in your payment history. For example, if you have concerns about potential identity theft, you can add "Do not extend credit to anyone using my name and social security number without first obtaining a government issued photo ID and calling me on my personal phone for verification. I can be reached at 123-555-1234." If there was a period in your past when you had a lot of late payments, you can add something like "Late payments between June 2009 and July 2010 were because of excessive medical bills and lost income after suffering major injuries after a fall." As I said, this will not alter your credit score in any way, but it might afford you some protection or make you appear more agreeable to lenders.

Enjoy the Benefits of Your Improved Credit

With improved credit, you are more likely to be approved for loans, you can benefit from reduced interest rates and, in many cases, you can even lower your insurance premiums! All but a few states permit insurance companies to take your credit score into account when assessing your rates. Statistically speaking, people with higher credit scores present less of a risk and therefore pay lower premiums. Once you have raised your credit score, be sure to contact your local agent to see if you qualify for lower insurance rates. It may also be a good time to reassess your coverage needs and compare competitors' rates. You might be able to save more than you think. Best wishes as you work toward improving your credit score!

Courtesy of  Trusted Choice
We know you best.

Employee Spot light

Neil-Garing would like to congratulate Iryna Trauger, our new commercial lines support manager. Iryna joined the Neil-Garing family in March of 2008 as a support assistant, working her way through all phases of commercial lines support over the years. She has been a great asset in every position she has held at Neil-Garing.



Iryna has a Bachelor's degree in English language translation & literature from Kharkiv Karazin National University. Her hobbies and interests include European history, Medieval history, Regency England, and the history of costume. Iryna is married and has a young son. Many of our customers have had the pleasure of working with Iryna in the past and we know she will do a great job in her new role as commercial lines support manager.

Protect Yourself Against a Phishing Email

What is email phishing?

Email phishing refers to scammers sending fraudulent emails asking for sensitive information like passwords and account numbers. The senders of these emails typically act as a trusted or reputable source so consumers feel both obligated and safe to send such information.

How email phishing works

In most phishing schemes, a fraudster will imitate a known or trusted source to trick a person into releasing sensitive information. These sources commonly misrepresent themselves as banks, schools, retailers and charities. Sophisticated perpetrators will take care to reproduce a source's brand, logos and styling conventions to enhance their credibility.

With phishing emails, a fraudster will often ask for login or password information. The request will frequently be phrased as though the source – bank, retail site, etc. – needs to verify your account or password information. Other times these emails request that you access your account and verify recent charges, but the link provided actually delivers you to an imitation site set



up by the criminals — which is then used to harvest the information you enter.

Trustworthy companies should never ask you to confirm passwords or sensitive information over email or text message. Such companies understand that these channels are susceptible to fraud.

Common phishing scams

- **Email phishing** – Many email phishing scams imitate trusted ecommerce sites. These emails will typically address the reader as a valued customer or site member, asking you to confirm your login information. Legitimate sites should never ask for password information via email, so if you see an email requesting such information, it is likely fraudulent. Similarly, an email may inform you that you have been a victim of identity theft. These emails claim to represent fraud departments or trusted companies where many people shop and use credit cards, making the scenario sound plausible. They also may request personal information to “confirm your identity,” claiming to be for your security. But as with any email, be very suspicious of communication requesting personal information, even if it claims that your identity has been stolen and there is an urgent need for you to confirm your personal details.
- **Spear fishing** – These emails generally appear to derive from a person's place of employment. Users often readily believe that

their workplace has misplaced payment or personal information (bank account numbers, SSNs), leading an employee to send the requested information. If you're in doubt as to whether an email from your company is authentic, simply call your company and speak with a human resources representative. Never send sensitive information without first confirming the authenticity of the request.

- **Pharming** – This type of online fraud refers to redirecting users to malicious sites. Once you navigate to sites where you need to submit information, a hacker can collect the information you enter.

Protecting yourself from phishing

To protect yourself from email phishing and email fraud, be wary of any email that requests personal information.

Never send account login, password or personal information through a link provided in an email. Even if a company you know and trust sends an email that asks you to follow a link or provide information, you should still navigate directly to the company website or your account in a browser to respond to the message. If your account has a message center, there is a good chance you will be able to access the message there after you log in.

If you're suspicious of the origin of an email, you can also call and speak with a representative at the organization from which the email was sent. Representatives from human resources or information technology should be able to verify if a message has been sent.

Phishing criminals rely on the mechanical, unsuspecting behavior many users display when accessing emails they believe derive from known, trusted sources. By recognizing the common phishing tactics described above, and by educating yourself on banking safely online, <https://www.nationwide.com/online-banking-safety.jsp> you can better spot and avoid phishing scams.

Courtesy of 

Also beware of Whaling, which are phishing attacks that have been directed specifically at senior executives and other high profile targets within businesses, and the term whaling has been coined for these kinds of attacks. In the case of whaling, the masquerading web page/email will take a more serious executive-level form. The content will be crafted to target an upper manager and the person's role in the company. The content of a whaling attack email is often written as a legal subpoena, customer complaint, or executive issue. Whaling scam emails are designed to masquerade as a critical business email, sent from a legitimate business authority. The content is meant to be tailored for upper management, and usually involves some kind of falsified company-wide concern. Content from Wikipedia at <https://en.wikipedia.org/wiki/phishing>

Pinnacol Offering Summer and Fall Classes

- **The Medical Provider's Role in Return to Work**, June 21, 2017, Fort Collins
- **Risk Management Symposium**, July 27, 2017, Grand Junction
- **The Medical Provider's Role in Return to Work**, August 17, 2017, Montrose
- **Risk Management Symposium**, August 23, 2017, Loveland
- **Office Ergonomics - Train the Evaluator**, September 14, 2017, Grand Junction
- **Navigating Return to Work: Finding Your Way**, September 28, 2017, Grand Junction
- **An Introduction to Pinnacol's Resources and Services**, October 05, 2017, Denver
- **Navigating Return to Work: Finding Your Way**, October 12, 2017, Denver
- **DOWC Level II Re-accreditation for MDs and DOs**, October 13, 2017, Thornton
- **The Medical Provider's Role in Return to Work**, October 16, 2017, Glenwood Springs
- **OSHA 10-Hour for Construction**, October 26, 2017, Denver
- **Office Ergonomics - Train the Evaluator**, November 02, 2017, Denver
- **DOWC Level II Re-accreditation for MDs and DOs**, November 03, 2017, Denver
- **The Medical Provider's Role in Return to Work**, November 08, 2017, Pueblo
- **Managing Safety Through Good Hiring Practices**, November 09, 2017, Denver
- **OSHA 10-Hour for Construction**, November 16 - 17, 2017, Denver
- **Division of Workers' Compensation Level I Accreditation Seminar**, December 01, 2017, Denver
- **The Medical Provider's Role in Return to Work**, February 13, 2018, Denver

For more information regarding classroom, webinars and online training courses visit, <https://www.pinnacol.com/events-training>.

Neil-Garing

INSURANCE

201 Centennial, 4th Floor

Glenwood Springs, CO 81601

Phone: 970-945-9111 or 800-255-6390

Fax: 970-945-0576

Email: ngai@neil-garing.com

Visit Us On The Web:
www.neil-garing.com



The insurance policy forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this newsletter.

PLEASE DON'T BE CAUGHT WITHOUT COVERAGE

We all get busy. It's easy to set a bill aside and remember to pay it at the last minute. Unfortunately, sometimes the mail can be slower than we expect, and premiums don't reach the insurance company on time. The result? Cancellation!

Be sure to allow enough time for potential mail delays and for the company to post your payment well in advance of the due date.

Mail your payment using the billing stub or invoice copy, and the envelope provided by the company so it reaches the correct address.

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Know the Signs of Heat Exhaustion

by Pete Scriver

If you were to experience heat exhaustion or heat stroke, would you recognize the signs? I think it's safe to say it's already been a very hot and humid summer across our nation and now the "dog days" of summer are upon us. Many of us don't pay attention to the heat and humidity when working outside, including yours truly. The other day I was out working in the yard and began to feel ill. After a while I decided to shut it down and head inside. Looking back, I'm convinced that what I experienced was an episode of heat exhaustion.

Heat exhaustion is a heat-related illness that can occur after you've been exposed to high temperatures and is often accompanied by dehydration. Heat exhaustion is strongly related to the heat index, which is a measurement of how hot you feel when the effects of relative humidity and air temperature are combined. A relative humidity of 60 percent or more hampers sweat evaporation, which limits your body's ability to cool itself. The risk of heat-related illness dramatically increases when the heat index climbs to 90 degrees or more. So it's important, especially during heat waves, to pay attention to the reported heat index and to remember that the heat index is even higher when you are standing in full sunshine.

If you find yourself outside on a hot, humid day,

it's important to know the signs of heat exhaustion, and how to respond. Heat exhaustion can lead to heat stroke if not identified and treated. Heat stroke is significantly more serious than heat exhaustion, as it can cause damage to the brain and other vital organs, or even death.

There are two types of heat exhaustion:

- Water depletion – signs include excessive thirst, weakness, headache, and loss of consciousness
- Salt depletion – signs include nausea and vomiting, muscle cramps, and dizziness

Common signs and symptoms:

- Confusion
- Dark-colored urine (a sign of dehydration)
- Dizziness
- Fainting
- Fatigue
- Headache
- Muscle or abdominal cramps
- Nausea, vomiting, or diarrhea
- Pale skin
- Profuse sweating
- Rapid heartbeat

Treatment for Heat Exhaustion

If you or anyone else show symptoms of heat exhaustion, it's essential to immediately get out of the heat and rest, preferably in an air-conditioned room. If you can't get inside, try to find the nearest cool and shady place.

Other recommended strategies include:

- Drink plenty of fluid (avoid caffeine and alcohol)
- Remove any tight or unnecessary clothing
- Take a cool shower, bath, or sponge bath
- Apply other cooling tactics such as fans or ice towels

If such measures fail to provide relief within 15 minutes, seek emergency medical help; remember, untreated heat exhaustion can progress to heat stroke. After you've recovered from heat exhaustion, you'll probably be more sensitive to high temperatures during the following week. It's best to avoid hot weather and heavy exercise until your doctor tells you that it's safe to resume your normal activities. Be careful out there and remember, children and pets are particularly susceptible to heat-related illnesses so pay close attention to the signs and symptoms they may be displaying.