

Nightmare on Claims Street: Halloween safety tips to avoid spooky claims.



BOO! We all love a little scare during the spooky Halloween season. But often, insurance claims can be more nightmarish than most people want to endure. And while Frankenmuth Insurance promises fast, fair claims around the clock, we want to help you avoid claims from the start.

Don't let decorations, pets, and pranksters turn your Halloween season into a horror. Leave the scares to the trick or treaters and movies by following these Halloween safety tips.

- **Get creative and be smart with the decorations.** Whether you're decorating to get into the Halloween spirit or having a competition with your neighbors, it's important to be careful. Less noticeable objects like extension cords and stakes holding décor in the ground can quickly become tripping hazards. Clearly mark or secure all décor to your home or yard. Try not to go overboard on decorations, either; overloading circuits or leaving electrical wires exposed can lead to disaster fast. When it comes to jack-o'-lanterns, monitor open flames and always blow out candles before going to bed.
- **Protect your car.** Research shows car theft rises seven to ten percent on Halloween night, so it's important to take some measures to protect your vehicle. Always make sure your car is locked and valuables are hidden from view. If possible, park in a locked garage overnight or in a well-lit area that's in view to deter any criminal behavior.
- **Secure your pets.** Halloween can be exciting for kids, but anxiety-inducing for some pets. When pets get scared, they can unexpectedly sprint off or bite. Especially with so many little trick or treaters around, it's better to be safe than sorry. Keep your pet in a separate place from the busyness, in a different room, or even at another house.
- **Leave walkways clear and mark any potential hazards.** While we hope kids will pay

attention where they're going and stick to walkways, their candy-crazed focus can make it a little challenging. Before trick or treating begins, clear the pathways around your home and leading to your door of any debris or tripping hazards. Mark any potential dangers in your yard that could become increasingly dangerous in the dark.

- **Watch for pedestrians.** Since sidewalks get crowded quickly, many trick or treaters take to the streets. If you are driving during trick or treat hours, be sure to take extra precautions like driving a slower speed and having a spotter keep an eye out for pedestrians in the roadways.
- **Take simple measures to protect your home.** Pranksters love this night of horror, but you don't want pranks taken out on your property. While you're at home, watch around your house to ensure nothing is stolen or broken. When you leave or go to bed, leave some lights on. This can deter potential hazards and keep your home safe. For peace of mind on Halloween and beyond, check that your homeowners coverage and auto insurance protect your property against damages or vandalism.

October 31 is a time for costumes, scares, and lots of candy ... not for insurance claims. These Halloween safety tips will help ensure the ghoulish fun stays safe. For extra protection for your home, talk to a local, independent agent today. And should a claim arise, you can trust our team to deliver fast, fair results, 24/7.