



PERSONAL LINES

INSIGHTS

Provided by American Agency Insurance Group, Inc.

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LIFE

Taking Medications Correctly

Both over-the-counter and prescription medications can play an important role in your everyday health. However, they can also delay your treatment or even worsen your symptoms if they aren't used properly.

All medications come with directions from the manufacturer, and you need to make sure you follow them carefully. This is especially true for prescription medications, as doctors specifically tailor their dosage and interaction with other chemicals to fit your physical characteristics and medical history.

Here are some guidelines for taking medications:

- Be honest about all over-the-counter and prescription medications you're taking when speaking to a health care professional. Doctors have to account for interactions between medications and other chemicals in order to ensure that a prescription is safe.
- Make a schedule for your medications or include them in your daily routine so you don't accidentally miss a dose. If you do happen to miss a dose, never attempt to get back on schedule by "doubling up" on the medication later.
- Always take the recommended dose of a medication for as long as it's prescribed to you. Even if you feel better before you finish taking a medication, you may not be fully treated.
- Don't be afraid to talk to your doctor. If you're experiencing negative side effects from your medication or if you're having trouble following a medication's directions, your doctor can make changes to your prescription or dosage in order to best suit your needs.

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HOME

7 Home Theft Prevention Tips

Your home should always keep your family and possessions safe by keeping out any unwelcome visitors. But unfortunately, a report from the FBI found that a home theft occurs every 13 seconds, with an average loss of over \$2,400.

Thefts can happen in any neighborhood, since an experienced thief can enter any building. Help secure your home with these seven theft prevention tips:

1. Keep all of your doors and windows locked, even when you're at home. The FBI estimates that 79% of thieves enter a home through an unlocked window or door.
2. Get to know your neighbors so it's easier to pick out strangers in your area. You can also think about forming a neighborhood watch group through your local police station to discourage thieves.
3. Walk around the outside of your home from a thief's point of view. Try to look for any objects that could break a window or door, and hide any valuables you can see from the outside.
4. Never hide a key to your home outside. Instead, give a key to a trusted friend or neighbor. If you must hide a key, keep it in a combination lockbox instead of out in the open.
5. Keep lights or a radio on when you leave your home to make it look like someone's there. Most thefts take place in an empty home, and thieves will probably move on if they think someone's there.
6. Install a home security system. Many modern systems can even let you check up on your home or change settings through a mobile app.
7. Call us at (636) 821-1720. We'll work with you to ensure that all aspects of your home are protected from thieves and other threats.

AUTO

What to Do After a Hit-and-Run

When you're involved in a vehicle collision and the other driver takes off without exchanging insurance information, it is commonly referred to as a hit-and-run. Three things you should do in the event of a hit-and-run are:

1. **Record all pertinent information.** Write down as much of the other vehicle's information as possible, including its license plate number, make and model, and color. Take pictures of the scene and note the time, location and any eyewitnesses' contact information.
2. **Call the police.** Once all important information has been gathered, call the police immediately to file an accident report. When the police arrive, give them all the details and description of the vehicle, the accident, as well as names of any eyewitnesses.
3. **Contact your insurance company.** Once you get in contact with your insurance company, the claims process will begin. If covered under your policy, towing and car rental options may be available to you.

IN THE KNOW

Common Signs of Cyber Bullying

While your teen may have a normal experience when using online networks or texting others, these platforms offer bullies a way to harass others without face-to-face contact. Because of this, it can be hard to know when a teen is suffering from bullying.

Look at these common signs of harassment to help know when your teen is being bullied online:

- Sudden changes in social routines and friendships
- Anxious or nervous behavior
- Uncertain feelings about attending school or social events
- Unexplained physical symptoms, such as unusual appetites, headaches and weight changes

INSIGHTS