



from burning your skin, and neither does a winter climate.

9. Use extra precautions if you take medications like tetracycline, diuretics or St. John's Wort. They can make your skin even more sensitive to sunlight.

10. Avoid tanning beds. They produce UVA rays that penetrate deeper into the skin than the UVB rays of the sun.

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**According to the American Cancer Society, more than 3.5 million cases of skin cancer are diagnosed each year and those rates are on the rise.**

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## How To Prevent Your Motorcycle From Being Stolen

*Article provided by Ihry Insurance.*

Motorcycle riding is a grit-infused smoothie of exhilaration, fear, relaxation, and pleasure. Add a layer of anxiety and adrenaline, and you have an experience that has the potential to change your life forever.

For those addicted to a life of riding, your motorcycle is likely one of your most cherished possessions. A possession vulnerable to potential theft. With upwards of 46,000 motorcycles stolen each year in the US, here are our tips on how to prevent your motorcycle from being stolen. Don't fuel this statistic.

### Steering Chamber Lockup

You would be surprised by the number of bikers who don't take the the millisecond of time to lock their steering chamber. When locking your steering chamber, make sure to turn it to the right or left. This makes it extremely difficult for someone to walk the bike away.

Not to be used as your only form of security when leaving your motorcycle for an extended period of time, locking your steering chamber is great for short periods of time.



### Alarms

It's safe to say that most people don't even pay attention to the average alarm. The key to the effectiveness of your alarm system is volume. We recommend an alarm with a minimum decibel level of 120. Significantly louder than an average alarm, it is very likely to catch the attention of nearby people. For added security, there are two types of alarms we highly recommend:

**Shock Alarms:** This type of alarm is triggered

when the bike's shocks are compressed or stretched, making them perfect for situations in which the thief sits on the bike or attempts to pick it up.

**Disc Lock Alarm:** A Xena Disc Lock with Alarm is an excellent choice when deciding to marry your alarm system with an effective locking mechanism. Attached to the brake rotor of either wheel, these locks prevent your wheels from turning. They are also nearly impossible to break without activating the alarm. At 120 decibels, this lock/alarm combo is highly recommended.

### Second Start Button Switch

In the case that your bike's thief has found a way to pick your motorcycle's lock or has found access to a key, a second start button switch will add an additional requirement for the bike's ability to start. By simply wiring a second, HIDDEN switch to the power button, a thief would need to locate, and activate, this switch in order to start the bike.

When the power button fails to work, it is likely the thief will simply believe the bike is dead or inoperable. They are also very unlikely to spend time diligently searching for the button.

### Mind Games

Psychological games are potentially the most effective anti-theft measures you can take.

**Parking boots** are a great way to play mind games with a potential thief. If someone believes your bike is involved with the law, in any way, they won't think twice about getting near it.

**Tarps** may seem a lazy and ineffective way to prevent theft, but thieves prefer to scout their targets from afar. If covered effectively, someone scouting motorcycles may not be able to determine what is hidden underneath, and at the very least, not be able to determine what condition the bike is in or what type it is.

While all these methods for preventing your motorcycle from being stolen prove effective for countless motorcyclists, theft still occurs. In the rare case your bike IS stolen, these measures should be taken preemptively, so you can be reunited with your bike.

### GPS

The more information authorities have regarding your bike's theft, the greater the chances your bike is returned quickly and in its original condition. Installing a GPS provides invaluable information for both you and the police. With many options available, make sure to install your GPS in a safe, hidden location. Typically involving monthly costs, you will have access to real-time location information.

### Motorcycle Insurance



Comprehensive motorcycle insurance coverage is essential to guaranteeing you are reunited with your bike in its original condition. Whether your motorcycle is never found, or extensive damage occurred while missing, motorcycle insurance protects you from the unthinkable. If money is a significant issue when considering what, if any, anti-theft measures to take, most motorcyclists will tell you to spend your money on motorcycle insurance instead.

**At Ihry Insurance, we are dedicated to your well-being. If riding your motorcycle is an experience you couldn't imagine living without, we are here to make sure you never have to.**



**GET A FREE QUOTE**

# Your Roommate Is on the Lease. Should They Be on Your Policy?

*Article provided by Safeco.*

*(Posted by Frank Siciliano, WHINS Insurance Agency)*



You like your roommate. You trust your roommate. But should you both be on the same renters policy?

The answer, in most instances, is “no,” even though some insurance companies allow it.

Renters insurance covers your belongings, along with providing protections for loss of use, liability, etc. Roommates are not included by default on a policy, even if you’re both on the lease. Also, there’s no “insurable interest” between roommates, which means they typically don’t have any financial interest in your stuff, and you don’t have any in theirs.

To put it another way: If you didn’t renew your lease, you’d take your things, and they would take theirs. It’s not like a divorce, with a lot of shared property. (Although maybe you’d both fight to take that rice cooker you bought together and never used).

Here are three reasons not to share a renters policy with a roommate:

**1. If they get sued, you could get hurt.** Say your roommate’s dog bites somebody. If it’s even covered (some policies exclude certain dog breeds), a shared policy means you could be part of the lawsuit.

That would be a hassle, and it might mean higher premiums for you down the road.

**2. Your stuff isn’t all the same.** Does your roommate have expensive items, such as jewelry? If they have a lot of valuables and you don’t, you could end up paying more than your fair share for coverage.

**3. It’s more complicated than sharing the power bill.** First of all, sharing a policy means you need to make sure your roommate pays their part of the bill. But things can really get complicated if there’s a claim. The check will be made out to both of you, even if it’s just your stuff that was damaged or stolen. If they don’t sign it, you can’t cash it. (Important note: If your roommate steals your stuff, that’s not covered by renters insurance. And it’s probably time to find a new roommate, too.)

While you already share a place with your roommate, you probably don’t need to share your insurance. Having your own policy will provide the protection you need, usually at a very affordable price.