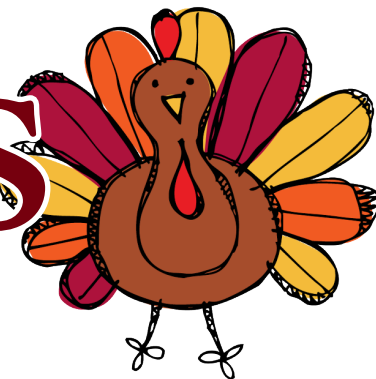


# IHRY NEWS



November 2019

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## The Dos and Don'ts of Holiday Travel

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Article provided by [Safeco](#).

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**N**obody really enjoys traveling during the holidays, do they? OK, you might if you're going on vacation, or you're visiting family in Hawaii or something. But for everyone else, it's a slog—whether you're battling airport crowds the Wednesday before Thanksgiving or fighting through highway traffic on Christmas Eve, getting anywhere can be a massive hassle.

And while this might not make us any friends, we have to say it: Part of the blame falls on you. Not because you're a bad person, or a bad driver, or a bad airline passenger, but because everyone (including you—and us, for that matter) makes unintentional mistakes that add to the stress of holiday travel.

Wouldn't it be nice to avoid that this year? This list of what to do, and what not to do, can help make your trip a lot more pleasant.

**DON'T** wait too long to buy your airfare. Some people think that waiting to buy tickets until just before the holidays will save them money—but according to Skyscanner.com, it's the opposite. The site's data indicates that the best time to buy a Christmas flight is early October through mid-November. Waiting until the week before Christmas will cost about 9% more on average.

**DO** travel on non-peak days. Everybody travels on the Wednesday before Thanksgiving and comes home the Sunday after the holiday. What if you left on Tuesday and came home on Saturday? The airport is likely to be more relaxed, and traffic should be a lot lighter. If your schedule is flexible, take advantage of it. You could even save money on flights, depending on when you book.

**DON'T** fly with a ton of gifts. The lighter you can travel, the less stress you'll have. Do you really want

to worry about finding space in the overhead bins for all your stuff, or leave your gifts in the hands of the airline's baggage handlers? Try shipping gifts ahead of time, buying them once you arrive at your destination, or even buying them online and having them sent directly to the recipient. Remember, if you do have to travel with gifts, security might want to check them out—so don't wrap them.

**DO** make sure your car is ready for winter travel. This is a good idea even if you're not taking a road trip. Give your car a thorough check-up, from wipers to fluids to tires. And make sure you've got an emergency kit in the car, with safety gear, jumper cables, flares, food and water, a flashlight and blankets. (For more tips, see our post on [safe winter driving](#) here.)

**DON'T** forget to reserve airport parking. Even private lots around airports fill up at busy times, so make a reservation as soon as you know your flight dates. Better yet, have someone give you a ride to and from the airport, take a taxi or use a ride-share company (although those last two options might have limited availability during heavy travel times).

**DO** consider travel insurance. Holiday travel can be costly, especially if the whole family is going—that could mean several airline tickets and a couple of

hotel rooms for multiple nights. It also could mean you'd lose that money if something were to happen that prevents you from going, such as a sudden illness or an accident. Travel insurance typically isn't that expensive, especially compared to the cost of a big trip.

**DON'T** be caught off guard when things go wrong, because odds are, something will. What would you do if your flight got cancelled unexpectedly? "Wait in line at the airport counter with everyone else" doesn't sound so great. What if you got stuck in the snow on the side of the road? ("I'd pull out my emergency kit," is the right answer there.) Think ahead about your options and be prepared—for bad weather, road closures and more.

If you do the things you should do, and avoid the things you shouldn't, you'll be in great shape this season. You'll feel calm and confident. People will look at you and think, "Why can't I be so relaxed when I travel?" And most important, you'll be able to focus on what the holidays are all about—enjoying time with friends and family.



## Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager  
Ihry Insurance*

*Happy Thanksgiving!*

### Fall Harvest Updates: Extension of Time to Harvest

- Ihry Insurance has requested an Extension of the Time to Harvest from all of our AIP's for crops whose End of Insurance Period ended on October 31st
  - Barley; Wheat; Dry Beans; Canola
- Insurance coverage for these crops will continue on unharvested acreages provided the following conditions are met:
  - o The producer gives timely notice of loss to the crop insurance agent.
  - o The insurance provider determines and documents that the delay in harvest was due to an insured cause of loss.
  - o The producer demonstrates that harvest was not possible due to insured causes, such as wet conditions preventing access to the field with equipment or that harvesting under such conditions would damage equipment.
  - o The delay in harvest was not because the producer did not have sufficient equipment or manpower to

harvest the crop by the end of the insurance period or due to high moisture.

Contact your Ihry Agent with any questions

## 2019 MPCCI Premiums

The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) today announced it will defer accrual of interest for all agricultural producers' spring 2019 crop year insurance premiums to help the wide swath of farmers and ranchers affected by extreme weather in 2019.

**\*\* IMPORTANT \*\* If premiums are not paid (postmarked) by November 30, the deferred interest will be added back retroactive to October 1st.**



North Dakota Department of Agriculture

Oct. 28, 2019

For immediate release

## Resources Available for Community Groups, Individuals Assisting with Farm and Ranch Stress

BISMARCK, N.D. – With crops unable to be harvested, hay sitting in floodwaters and livestock either still in the pasture or already on feed, farm and ranch stress is impacting communities across the state. But local community groups and individuals have offered a helping hand.

“There are some wonderful community support groups, clergy and other individuals who have stepped up to assist others in this time of need. It truly is people helping people,” Agriculture Commissioner Doug Goehring said. “With needs increasing, these groups and individuals are feeling the toll and are looking for more resources.”

Groups and individuals needing more resources to support their friends and neighbors are encouraged to reach out to the North Dakota Department of Human Services at [www.behavioralhealth.nd.gov/prevention/suicide](http://www.behavioralhealth.nd.gov/prevention/suicide) or 701-328-8736 whether they need materials, access to professionals, more training or other tools.



**We wish you a Happy Thanksgiving day full of joy and happiness with your families and friends. Today we just want to say Thank You in appreciation of your business, trust and loyalty with us.**



# Carbon Monoxide as a Method for Fire Detection

Article provided by *Hartford Steam Boiler*.

Between 2012 and 2016, there was an average of 355,400 household fires per year in the United States. Fire-related claims are extremely costly to home and business owners as well as insurance carriers. To protect people and property from the ravages of fire, specialized detectors are installed.

HSB believes using IoT and wireless sensor technologies will improve upon current detection methodologies to further reduce the extent of potential losses. Each state has specific regulations built around the installation, location, and maintenance of these devices. By following these regulations, the risk of death, injury or property loss can all be greatly reduced.

## Types of Fire Detectors

There are three common sensor types that are currently used in the United States for the detection of fires. Each of these sensors carries specific benefits and many solutions on the market today contain a combination of these sensors.

- **Photoelectric Smoke Detectors** function on the premise that smoke and particles caused by fire will block light. A small infrared light is emitted and targeted at a receptor a short distance away on a sensor. When the smoke particles enter between the emitter and receptor they reflect a portion of light into the receptor which will trigger the alarm. These detectors are very effective at detecting smoldering fires.
- **Ionization Smoke Detectors** operate with two plates that are placed a measured distance apart with a voltage running through them. As the smoke enters the sensor, the flow of ions is reduced, which reduces the current that is flowing through the system and triggers an alarm. Ionization smoke detectors react quickly to fast flaming fires.
- **Carbon Monoxide Detectors** use electrochemical reactions to determine the amount of carbon monoxide that is in the air around a sensor. Opposite to how an Ionization smoke detector works by reducing a current, carbon monoxide detectors are triggered by an increase in current. As the carbon monoxide enters the sensor it reacts with oxygen and releases electrons. The released electrons act as a bridge between two electrodes in the sensor, allowing current to flow. The more carbon monoxide that is introduced to the system, the larger the bridge and the greater the current. Electrochemical carbon monoxide detectors are especially effective where there may be low ventilation and a smoldering fire.

## What is Carbon Monoxide?

Carbon Monoxide is a colorless, odorless gas that is created by the incomplete combustion of carbon-based fuel. This means that everything from cars, furnaces, burning wood or

petroleum products will produce carbon monoxide. In homes, fuel-burning equipment is designed to exhaust this gas safely through a chimney or other kind of vent.

When carbon monoxide is inhaled it prevents oxygen from traveling through the body. People who are sleeping or incoherent may inhale fatal amounts of carbon monoxide before noticing a problem. Since carbon monoxide is colorless and odorless, it's known as a silent killer. For this reason, some states may require carbon monoxide sensors in homes near the furnace or boiler to detect the presence of carbon monoxide.

## Where Carbon Monoxide Detectors Fall Short

Carbon monoxide sensors sold for fire detection are heavily regulated and relatively simplistic in how they operate. The National Fire Protection Agency (NFPA) has issued regulations on when these detectors are allowed, and not allowed, to alarm. These regulations are all based on detectors reading a certain concentration for a specified period of time. While this does reduce the number of false alerts, it also has the potential to reduce the effectiveness of the alert. These regulations and thresholds are designed to indicate that there is already a dangerous level of carbon monoxide and everyone should evacuate or avoid the area.

Clean burning fires, or fires with a steady supply of oxygen, will generate less carbon monoxide than a dirty fire or one with insufficient oxygen. Without a high enough concentration of carbon monoxide to trigger the alarms the fire could escalate out of control before the alarm is triggered.

## Installation Methods for Household Carbon Monoxide Detectors

Carbon monoxide sensors should optimally be placed about five feet off of the ground in every sleeping area. Ensure that there is at least one detector on every floor of a dwelling. If fewer detectors are being used, target sleeping areas for placement. Don't install directly above or within 15 feet of fuel-burning machinery as these may trigger false alarms. Always follow local state and municipal regulations at a minimum.

## What HSB is Doing About Fire Detection

HSB is using its extensive equipment data and experience with IoT systems to develop technologies and services to help small businesses and insurers avoid losses. Using cutting edge technology and state of the art sensing technology, HSB is continually developing solutions to prevent losses such as fire. Imagine a world where your insurance company can help monitor your environment to keep your home and property safe. This is the world HSB aspires to build.