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Insurors of Texas

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Halloween Safety

Here are five questions to ask so your entire family, even pets, can enjoy a safe and fun evening of trick-or-treating or handing out candy to others.

- 1. Are you visible?** Add reflective tape to costumes, clothing and candy bags to make it easier for drivers to see you and your group. That also goes for pets who are tagging along. Put reflective tape or flashing lights on their leashes or collars. Carrying flashlights and glow sticks is a good idea as well - they make you more visible and help you see better, too.
- 2. How safe are your costumes?** Costumes, including masks and shoes, should fit well to prevent blocked vision, trips, and falls. Baggy clothing can also increase the risk of contact with candles. If you purchase costumes, make sure they are marked as flame-resistant. And accessories such as swords and knives should be soft and flexible.
- 3. Where are you going?** It's best to have a plan before taking your kids trick-or-treating. You should only go to known neighborhoods and houses that have outside lights on.
- 4. What are the kids eating?** It's always a good idea to examine the items your kids have collected before they dig in.....and it's not just about tampering, either. Be aware of choking hazards, too, particularly for young children. And remember, when it comes to eating treats, moderation is key.
- 5. How are Fido and Fluffy doing?** Even if your dogs and cats are just hanging out at home while you hand out candy, don't forget about them. They shouldn't eat candy at all, especially chocolate, which can be toxic.

With the right plan, you can make Halloween fun - and safe - for your little ghosts and goblins....and you can probably snag a little leftover candy for yourself, too!

5 Tips for Using Cloud Services to Keep Your Private Information Safe

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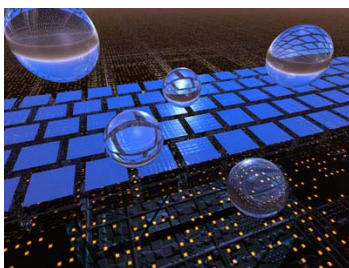
Insurors of Texas is now on **Facebook!**

Go "like" us on Facebook to receive updates about your agency, helpful insurance information, updates about your community, and much more.

We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your

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Storing documents, photos and data in cloud storage can be very convenient. Some people feel it is much easier to have everything in one place instead of carrying around flash drives or discs that contain your data. But recent events in the media may have you doubting whether the private information you keep in cloud

storage is safe from hackers. Here are five tips to help keep your cloud data safe from hackers:

1. **Use strong passwords** and do not use the same passwords for multiple accounts.
2. **Don't answer security questions honestly.** Security questions can be hacked right along with passwords. Make up your own security question, if possible. The answer doesn't have to be true - just something you can remember.
3. **Turn on two-step authorization** to require more than a password, such as a security question and a password to successfully sign in to your account.
4. **Find out what you are automatically backing up in the cloud.** If you don't want your info to back up automatically, turn that setting off.
5. **Understand that you have limited control over the security of what you store on the Internet.** To put it into perspective, think of it as storing data on someone else's computer. You cannot control what he/she does with it or how it is secured.

Buying A Vehicle? Did You Inform Insurors of Texas?

Are you about to buy or replace a vehicle? In the past, you typically had 30 days to inform your agent or company about the addition or replacement. Recently that "30 day" window could have been changed.....some companies will only offer 4 days of coverage. Each company is now allowed to state the number of days of coverage for replacement or additional vehicles. The rule might be different based on whether you have comprehensive or collision or not. The best rule of thumb is to call Insurors of Texas **BEFORE** you purchase or replace a vehicle.

Need assistance?



Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialist in each field.

Commercial Insurance & Bonds: Jackie De La Fuente

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To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email pl@insurors.com. We truly appreciate your business!!!

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