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Insurors of Texas

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Fire Pit Safety

It's a great feeling to hang out with friends and family around a blazing fire in your backyard -- unless, that fire blazes a little too much. While a fire pit can be a wonderful addition to your home, all fires are potentially dangerous. So before you sit down with some marshmallows to roast, we here at Insurors of Texas have gathered up some tips to help you keep that fire in the pit (and away from everything else).

Are you legal?

- Before building or buying a fire pit, check the regulations in your area to learn about restrictions.
- Your fire pit may be legal, but a fire might not always be. Monitor and follow community burn bans.
- Be respectful. Nothing can extinguish the good vibes of a nice fire more quickly than police complaints from smoked-out neighbors.

What kind of pit do you want?

- You can buy a fire pit or build one. If you choose the latter, there are plenty of resources online to help you design it. Don't dig a hole just anywhere and throw some rocks down. Put some thought into it and you will have a better - and safer - spot to enjoy.
- If you want convenience, a propane model might be right for you. They produce less smoke and have an adjustable flame.

Ready to build your fire?

- Ensure the area under and around the fire pit is clear of flammable materials. Keep the pit itself at least 10 feet from any structure.
- Before you start the fire, have a fire extinguisher or a garden hose handy.

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Links you might enjoy!

[How To Build A Fire Pit](#)

[Tailgating Appetizers](#)

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

- Choose hard, seasoned woods. Sparks from softer woods like cedar can increase the danger of igniting something nearby.
- Don't use liquid fuels, even lighter fluid, to get your fire going. And don't burn paper, cardboard, leaves, garbage, etc.
- If you have a metal fire pit, don't overload it and always use the included safety screen.

Just search "Insurors of Texas", in your [Facebook](#) search bar, and simply hit "like" to connect with your agency. Thank You!

We want you to have plenty of nice, warm nights -- without getting burned. Here is to making memories around the fire!

Football Fan Safety



We are welcoming fall, that eagerly anticipated season when we get to enjoy cooler temperatures, colorful leaves, the start of school, and of course, football!

Football season brings with it a whole host of seasonal activities for football fans, from game-day tailgates and sports bar outings, to friendly bets and bowl parties. At Insurors of Texas, we want your football season to be both exciting and safe, so as you cheer your team to victory, consider the following tips.

- **Keep it clean:** Tailgating is one of America's favorite pastimes! If you are tailgating, opt for non-breakable, recyclable containers. This will make cleanup easier and help avoid injuries resulting from broken glass.
- **Be smart:** Whether you are tailgating, hosting a football-watching party at your house, sitting in the stands, or joining your buddies at the local bar, know your limit on alcohol intake and make sure you have a designated driver.
- **Know where you are going:** Pre-plan travel to and from the stadium to avoid getting lost and to make finding parking easier if you drive.
- **Fill those bellies:** Whenever alcohol is consumed, make sure food is too!
- **Be weather wise:** If you are heading to the stadium, be sure to prepare for the weather. In colder temps, bring layers and blankets (especially if you are bringing the little ones along).

Wherever and however you are watching the game this weekend, we hope you enjoy every last minute. Go team!!!

Speeding.....Slow Down, Save Money & Lives

How many times has the following happened to you? You are speeding when you spot a police car. You quickly hit the brakes and slow down, relieved that you didn't get caught....this time. Now take a minute to think what could have happened if you hadn't been so lucky.

First, your speeding could have hurt somebody - or yourself. According to the Insurance Institute for Highway Safety, speed is a contributing factor in more than 30% of fatal crashes and nearly 20% of non-injury accidents. Second, getting a ticket could put a big hit on your wallet. Of course, that's not nearly as important as the health and safety impacts of speeding, but in this economic climate, more and more people are watching every dime.

If you get a speeding ticket, that violation can stay on your driving record for three to five years (or even longer). And because your driving history plays a large part in determining how much you will pay for insurance, the fewer tickets you have, the better.

Significant violations can have a bigger impact. If you are going 20 miles per hour over the limit, you will likely pay more than someone with a ticket for 5 mph over. Insurance companies know that speeding increases the risk of accidents, and they will view you as an increased risk. In fact, if you have a serious violation, or too many tickets, your insurance carrier could drop your coverage altogether.

For younger drivers (typically under the age of 25), it is especially important to avoid tickets because companies already view these drivers as riskier than the general population.

We think the best policy is simply to obey speed limits. Not only will you avoid tickets and possible insurance hassles, but your risk of accidents will decrease.

Need assistance?



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

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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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