## Vacation is calling: Cottage and lake safety tips to pack for your next trip.



Between the boat rides, s'mores by the fire, outdoor adventures, lake views, and uninterrupted relaxation, time at your second home or rental home is always cherished. If you're gearing up to open your cottage for the season, don't forget to take safety tips with you. Our cottage safety tips, lake safety tips, and travel safety tips will help you enjoy your trip with more peace of mind and less stress. Read on.

## **Cottage safety tips**

- Check smoke and carbon monoxide detectors. Because you're not there all the time, the batteries in the units or the units themselves may need a refresh. If you're renting a cottage from a rental site, ensure it lists both smoke and carbon monoxide detectors in the home's features before booking.
- **Inspect the cottage for wear or repairs.** Did the winter season or time away bring any damage to your space? Inspect the outside of the property, clear hazards from sidewalks, tighten loose or wobbly railings, check your deck for signs of decay, and make any necessary repairs indoors.
- **Know the area.** Familiarize yourself with the route to the nearest hospital and urgent care. If you own the property, it can also be helpful to have a contact for a local mowing service and snow removal service to keep your property free of hazards while you're away.
- **Stock your first-aid kit.** A vacation is meant to be carefree ... which can sometimes mean accidents or injuries. Keep a stocked first-aid kit on hand. If you're traveling to a rental, ask if it has one before arriving or bring yours from home.
- Practice grilling and bonfire safety. Whenever there are flames involved, practice peak

safety. Maintain a safe zone around any lit grill or bonfire and never start a fire under low limbs or when conditions are too dry.

## Lake safety tips

- Check the dock and shoreline. Inspect your dock for loose nails, wood, or slats and check the shoreline for any sharp or hazardous materials that could have washed in. For added protection, encourage water shoes or sandals instead of bare feet.
- Enroll kids in swim lessons before going on vacation. Any child or guest who enjoys the lake should be comfortable and competent in water. Enroll kids in swimming classes before heading out of town and keep life jackets on hand for anyone who is less comfortable in the water. Have an adult supervise whenever someone is in the water.
- **Be a responsible boater.** Follow our expert boating safety tips, including having an approved and properly fitting life jacket available for everyone on board. Designate a spotter for your boat during any water activities. Never drink and operate a boat or other water toys.
- Enjoy the lake while the sun's out. Your kids and guests should use the lake, boat, and water toys when the conditions are good. That means when there is plenty of daylight and you've checked the forecast to ensure unexpected storms or winds won't blow in.
- **Brush up on CPR.** Knowing the basics of CPR and how to react in an emergency could be lifesaving. Register for a local class or refresh your knowledge online.

## Travel safety tips

- **Practice patience on the roads.** Expect slowdowns and delays, especially on holiday weekends. Allow enough time so you don't feel rushed and always slow down and increase following distances in heavier traffic.
- Maintain your view in mirrors and windows. When packing your luggage and water toys, be mindful that you're not covering windows, creating blind spots, or blocking your view out of the rearview mirror.
- Check the forecast. With the whole family and luggage in tow, it's best to reduce as many hazards and distractions as possible. Check the weather before you hit the road and leave early or delay your drive, when possible, to avoid inclement conditions.
- **Tow slowly.** If you're towing a boat, jet skis, four wheelers, bikes, kayaks, or other cottage toys, reduce your speed and stay toward the slower righthand lanes of the road.

With these cottage, lake, and travel safety tips, your family can enjoy a more relaxing and peaceful vacation this season. For even more protection, talk to a local, independent agent about insurance for your home, second home, boat, or vehicle.

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