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June 2019



Welcome

We are pleased to send along our quarterly newsletter.

Please feel free to send us your feedback about the material presented as well as topics/ideas for future newsletters.

Best wishes!

Rob Erdmann & Holly Gately



News from Felton, Berlin & Erdmann

Do You Know Your Flood Risk?

Almost everyone has a risk of their home being flooded, regardless of where they live. And now as flooding has become an annual threat to many communities across the country, even areas that were not considered flood-prone are also at risk.

There was record rain and snow in many parts of the country in the early part of the year, and many areas can therefore expect flooding. So how can you determine your flood risk? Find out here.

[Read More](#)

Keep Your Family Safe from Heat Illness This Summer

As summer approaches and the number of hot days increases, you have to pay attention to the temperature gauge and how long your kids are out playing in the sun.

Heat illness kills hundreds of Americans every year, and it is the number one weather-related killer. Also, heat stroke is the top cause of exercise-related deaths among high school students. So what can you do to avoid a heat-related tragedy in your family?

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Wildfires Make Homeowner's Insurance Harder to Come By

In Western states and other parts of the country that are prone to wildfires, homeowner's insurance is getting harder to come by, rates are going up and insurance companies are getting more selective about whom they choose to cover.

Homeowners that don't take care to create a "defensible space" around their home, risk having their coverage non-renewed or their rates increase. In addition, some insurance companies have started pulling out of certain areas, which has added to the issue. What's a homeowner to do?

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