

SMOOTH SAILING SUMMER:

Your Guide to Worry-Free Travel



Summer's here, and the open road (or sky!) is calling! At Biltmore, we're just as excited as you are for getting sun-kissed, cooled with ocean spray, and memory-making adventures. But before you pack your bags and hit the gas, take stock of a few key things to ensure your summer travels are not only fun but also safe and secure.

Think of this as your pre-trip checklist, brought to you by your friendly neighborhood insurance experts. A little preparation can go a long way in preventing unexpected hiccups and keeping your peace of mind intact.

1 Vehicle Vitals: Give Your Ride a Check-Up

Summer brings sunshine and opportunities for outdoor adventures, but it also demands heightened awareness on the road. As families embark on vacations and locals enjoy the warmer weather, traffic volume increases, creating more potential for accidents. Before hitting the road, take a moment to ensure your vehicle is in top condition. Before you go, take the time to:

Check your tires: Ensure they're properly inflated and have sufficient tread. Summer heat can put extra stress on tires, and worn treads increase the risk of blowouts, especially on long drives.

Top off fluids: Oil, coolant, windshield washer fluid – make sure everything is at the recommended levels. Overheating is a common summer issue, and proper fluid levels are crucial.

Inspect your brakes: Listen for any unusual noises and ensure your brakes feel responsive.

Test your lights: Headlights, taillights, and turn signals should all be in working order for safe visibility.

Pack an emergency kit: Include essentials like jumper cables, a first-aid kit, flares, a flashlight, basic tools, and water.

2 Home Security Habits: Don't Leave an Open Invitation

While you're out enjoying your vacation, you want the peace of mind knowing your home is safe and sound. Before you leave:

Secure all doors and windows: Double-check that everything is locked, even if you're only going away for a short trip.

Stop mail and deliveries: An overflowing mailbox or porch can signal an empty home. Contact the post office and arrange to hold your mail, and make similar arrangements for any regular deliveries.

Use timers for lights: Setting lights to turn on and off at different times can create the illusion that someone is home.

Inform a trusted neighbor: Let a neighbor know you'll be away and ask them to keep an eye on your property. Share your contact information in case of an emergency.

Consider a home security system: If you have a security system, ensure it's activated and functioning correctly.



3 Travel Smart, Insure Wisely: Review Your Coverage

This is where we come in! Before you head out, take a moment to review your insurance policies:

Auto Insurance: Ensure your coverage limits are adequate for potential accidents, especially if you're traveling to unfamiliar areas. Consider whether you have comprehensive coverage, which can protect against things like theft or damage from severe weather.

Homeowners or Renters Insurance: Understand your coverage for personal belongings, even when you're traveling. Many policies offer some off-premises coverage.

Travel Insurance (Optional but Recommended): If you're traveling out of state or country, travel insurance can provide valuable protection against unexpected events like trip cancellations, medical emergencies, and lost luggage.



4 Be Weather-Wise: Plan for the Elements

Summer weather can be unpredictable. Stay informed about forecasts for your destination and along your route. Be prepared for:

Heat: Stay hydrated, wear light-colored clothing, and take breaks in the shade. Never leave children or pets in parked cars.

Thunderstorms: Be aware of potential for severe storms, especially if you're camping or engaging in outdoor activities. Know your evacuation plan if necessary.

Sun Safety: Protect yourself from harmful UV rays with sunscreen, hats, and sunglasses.

At Biltmore, we believe that preparation is key to a worry-free summer. By taking a few simple steps before you travel, you can minimize risks and focus on creating lasting memories. If you have any questions about your insurance coverage or want to discuss your specific travel plans, don't hesitate to reach out to our team. We're always here to help you navigate the road ahead – safely!

Have a fantastic and safe summer!

Summer Sips and Sweet Delights: Taste the World with Aroma Ridge!

As the days grow longer and the adventures call, what better way to enhance your summer moments than with the rich aromas and delightful tastes from our friends at Aroma Ridge Coffee Roasters. For over 30 years, this family-owned gem has traveled the world to bring you exceptional coffee beans, roasted to perfection right here at home.

Get some Caribbean sunshine in your cup every morning with their legendary Jamaica Blue Mountain® Coffee, its smooth, almost creamy nuanced flavor providing the perfect way to greet the day. Or perhaps you're seeking a bolder brew to fuel your afternoon explorations.





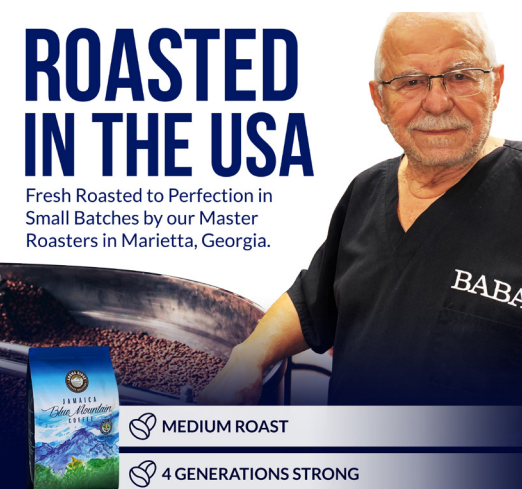
Biltmore delivers comprehensive, cost-effective insurance products that serve our client's financial needs and builds long-term relationships with our insurance carrier partners.

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Aroma Ridge offers a world of choices, each batch roasted with the care and expertise that comes from years of passion. From the vibrant notes of African beans to the rich profiles of South American blends, there's a coffee to suit every summer mood. But the delights don't stop there! Aroma Ridge is also home to the irresistible Wicked Jack's Tavern® Rum Cakes. These moist, decadent treats, infused with the warm notes of rum, are the perfect complement for summer gatherings, backyard barbecues, or simply a sweet ending to a long, sunny day. Spoil the kids (or yourself!) with slices alongside fresh berries and a scoop of vanilla ice cream – there's no better way to indulge on a hot summer evening.

Whether it's Mother's Day, Father's Day, a birthday or just because, Aroma Ridge offers a fantastic selection of gift options for every season. Consider a curated coffee sampler, allowing your loved ones to explore a variety of their exceptional roasts. Pair it with a Wicked Jack's Rum Cake for a truly thoughtful and delicious present. These gifts are ideal for summer birthdays, thank-you gestures for hosts, or simply to share a little taste of global goodness.

This summer, let Aroma Ridge Coffee Roasters be your passport to exceptional flavors. Whether you're a coffee connoisseur or simply appreciate a delicious treat, their commitment to quality and their unique offerings are sure to enhance your seasonal enjoyment. Explore their website today, aromaridge.com today and discover a world of taste waiting to be savored!



Biltmore's Vision

To operate the Southeast's premier network of independent insurance agencies serving businesses and individual's insurance needs.

Our Values: Impact, Integrity, Performance, People, Growth