

April 2022



Does My Car Insurance Cover Other Drivers?

Most auto policies have a permissive use provision, which means that your auto insurance coverage will extend to anyone you allow to drive your car. However, not every state requires drivers to have auto insurance, which makes uninsured and underinsured motorist coverage especially important. [Read More>>](#)



Clearing Clutter for a Safe, Happy Home

It's full-fledged springtime, and you should be well into your spring cleaning by now, right? Keeping an organized, decluttered home promotes safety and can help reduce your risk of fire hazards and trip and fall accidents on your property. To help you get started on your way to a more organized and decluttered home, here are some quick tips. [Read More>>](#)



Fun Ways to Exercise Your Furry Friend

"All dogs need to be able to sniff, to explore and engage with nature and to make decisions about how they move their bodies and interact with their environment." Take a look at this list of fun exercise ideas to mix it up and get your dog moving more. [Read More>>](#)



Preparing for Wind Damage

Certain areas of the country are more prone to damaging high winds, but they can happen anywhere. Whether you're on the road or at home, you should be prepared with knowledge and protection to keep yourself safe. [Read More>>](#)

Perks for Life



Gallagher has partnered with some of the world's best companies to provide special discounts on items and services you use every day!

Visit gallagherperks.com/perksforlife to start saving today.



Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.