Personal Lines Insights

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Provided by: SCS Agency Inc

Life

Purchasing Medication Online

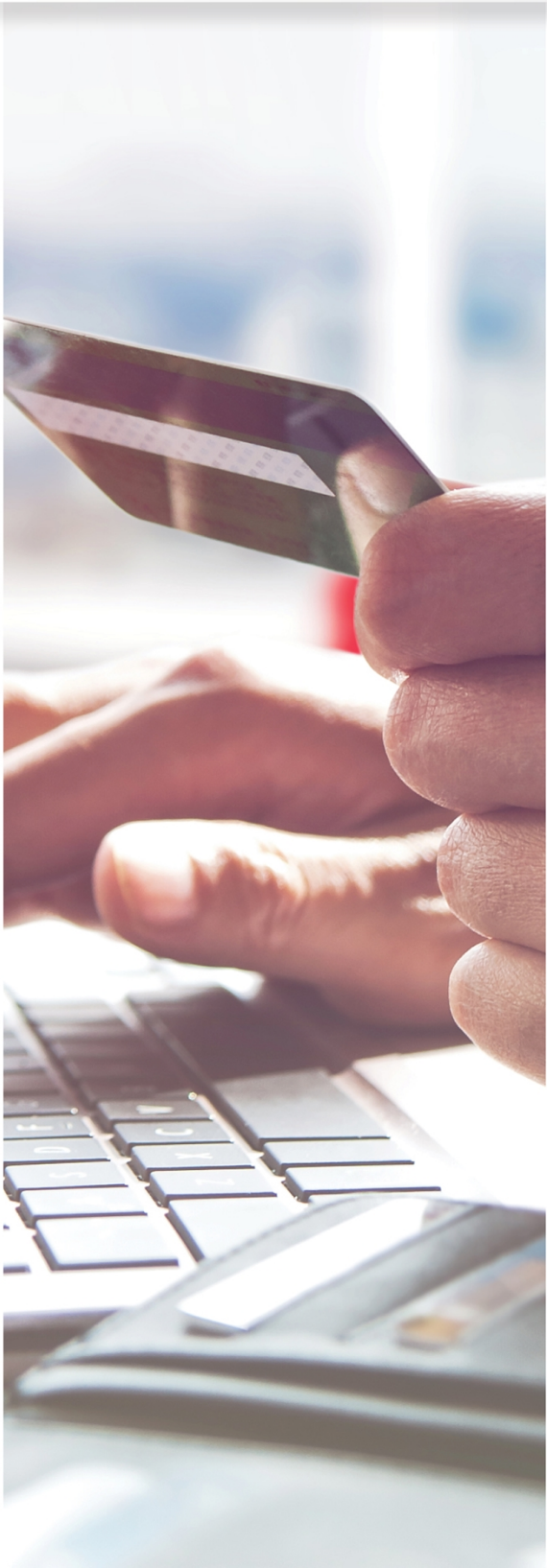
Ordering your prescriptions online and having them delivered right to your door can be convenient. That being said, purchasing medication online can also carry significant risk, and it's important to take precautions to keep your health and personal information safe.

Only 3% of online pharmacies are reviewed by the National Association of Boards of Pharmacy in compliance with U.S. pharmacy laws and standards. With this in mind, many online sources for purchasing medication may not be licensed pharmacies or may not actually be pharmacies at all. As a result, diagnoses may be incorrect, and you could be sold medication that isn't helpful to your health condition. Luckily, it is fairly simple to identify whether an online pharmacy is safe and legitimate.

Consider these tips to help determine whether an online pharmacy is safe:

- Look for a "Verified Internet Pharmacy Practice Sites" seal on the site.
- Make sure the site requires you to complete a questionnaire or provide a prescription from your health care provider.
- Check to see if the pharmacy has a physical address in the United States. Be wary of sites that ship prescriptions worldwide or are physically located in a foreign country.
- Contact your state board of pharmacy to confirm whether the site is licensed.
- Make sure the site's prices are relatively similar to what you usually pay for your medications. Don't believe discounts or prices that seem too good to be true.
- Check the site to see if there is a state-licensed pharmacist to answer any questions you might have.

By using these tips, you can find better peace of mind when choosing an online pharmacy and safely purchasing your prescriptions online.



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SCS AGENCY INSURANCE

Auto

Avoiding Staged Auto Accident Fraud

Staged auto accident fraud occurs when a criminal targets another driver on the road and uses manipulative methods to get them to crash their vehicle into the criminal's vehicle. From there, the criminal uses the crash incident as a way to file false insurance claims.

This form of fraud can appear in a variety of sophisticated schemes. Here are some common methods of staged auto accident fraud:

- The Drive Down: After being motioned by the criminal, the victim merges into traffic. As they merge, the criminal speeds up to cause a collision, later denying any motion to merge.
- The Panic Stop: The criminal pulls in front of the victim, and a passenger watches for the victim to become distracted. Once distracted, the criminal slams on the brakes, causing the victim to rear-end the criminal.
- The Sideswipe: The criminal positions their vehicle in the outer turn lane and sideswipes the victim in the inner turn lane.

To prevent staged auto accident fraud, always avoid tailgating other vehicles, as tailgating makes it easier for criminals to target you on the road. If you do get in an accident, call the police immediately, and document the damages by taking pictures and videos on your phone. Be sure to get the names and contact information of everyone involved—even vehicle passengers.

For additional driving risk management guidance and auto insurance solutions, contact us today.

Home

Green Living Tips for Your Home

"Going green" is not only good for the environment, but is also beneficial to your health and wallet. Making small, eco-friendly lifestyle changes can help you live a cleaner life and make a serious impact. By following the three R's—reduce, reuse and recycle—you can take simple steps to live a more environmentally sound life.

- Replace outdated appliances with eco-friendly models. Even just replacing incandescent light bulbs can save $30-80 over the lifetime of each bulb.
- Remember to unplug, and turn off lights and appliances when not in use.
- Save water. Take shorter showers, fix any leaks, use shorter wash cycles and only run tap water when you need it.
- Create less waste. Use reusable water bottles, opt for paperless billing and use your own tote bag rather than paper or plastic bags when shopping.
- Find alternatives to throwing items away. Determine whether an item can be recycled, composted, donated or sold to someone else before discarding it.
- Source food locally. Not only will you be supporting small businesses, but the shorter the distance your food travels, the less energy it consumes along the way.
- Insulate your home. Having proper insulation can make your heating system more efficient and your bill a lot lower.
- Lower your thermostat. Over the course of the year, you will reduce the amount of energy and money you spend on heating and cooling.
- Cut down on fuel. Whenever possible, carpool, walk, ride your bike or use public transportation instead of driving alone. Doing so will reduce your carbon footprint and save money on gas.

Creating a more eco-friendly home doesn't mean you have to drastically change your lifestyle. By following the three R's, you can reduce your carbon footprint, benefiting both yourself and the environment in a variety of ways.