



How to Prepare for the Summer Heat at Home

As we approach the middle of summer, the hot, humid days come with it too, and New England is known to have a few scorching days in a row in the 90's. The warmer weather calls for cookouts and BBQs, but this also increases your risk of becoming liable with the dangerous heat. If you're trying to beat the heat and protect your family and friends while doing so, follow some of these tips.

What is Extreme Heat and How Can it Affect You?

Extreme heat is when the temperature is above 90°F and humidity is above 80% for more than 48 hours. Once the time has passed then you know it's officially a heatwave and different illnesses can arise when you spend too much time in the heat.

- **Heat Cramps:** Muscular pains and spasms will occur if you're exerting too much in the heat, like running or exercising. Cramps will result from the loss of water and salt from sweating so much.
- **Heat Exhaustion:** Exhaustion will set in after exercising or working hard in a hot, humid environment. Body fluids are lost from sweating so much, which can make you feel weak and sick.
- **Heat Stroke:** When exposed to high temperatures for a long period of time, your body fails to regulate its internal temperature which can lead to heatstroke.



What Are the Signs of Heat Illnesses?

Now that you understand how extreme heat can affect you, let's talk about the warning signs.

- **Heat Exhaustion:** flushed skin, tiredness, increased sweating, headaches, nausea, dizziness, vomiting, muscle cramps, weak pulse
- **Heat Stroke:** body temperature over 105°F, rapid pulse, nausea, red skin, headache, unconsciousness, can't sweat, seizures

How to Treat Heat-Related Illnesses

If you notice that you or a guest is experiencing any of the signs indicated above, it's important that you know how to treat these symptoms, so you won't be held liable.



- **Heat Cramps/Exhaustion:** Immediately move to a cooler place, drink fluids, and remove any tight clothing.
- **Heat Stroke:** Call 911 right away because heatstroke can be life-threatening, and you will need medical attention right away.

How to Stay Cool in the Heat

No one wants to be held liable for other children getting sick from the heat while playing outside at your home, so it's important to follow these tips to ensure everyone remains [healthy during this hot summer season](#).

- **Cool Place:** Stay inside and go to places with AC like the mall, movies, or a restaurant.
- **Shade:** If you're outside try and stay in shaded areas and try to plan outdoor activities in the morning or evening to avoid the sun.
- **Hydration:** Drink water throughout the day even if you don't feel thirsty. Avoid coffee and alcohol, as they can dehydrate you.
- **Cold Showers:** A great way to stay cool is to take a cold shower or bath.
- **Physical Activity:** Limit physical activity and if you are staying active, take breaks as often as you can.



How to Be Prepared for the Hot Days Ahead

If you're going to have guests over and entertain them on a hot summer day then it's important to properly prepare so everyone remains healthy.



- **Hydrate:** Stock up on water and make sure everyone is drinking plenty of fluids.
- **Nutrients:** Have food out all day so no one is out in the heat on an empty stomach.
- **AC:** Have the AC on in the house in case anyone needs to go inside to escape the heat.
- **Sunscreen:** Apply sunscreen regularly, especially if little kids are outside playing all day.
- **Children:** Watch children to ensure that they aren't exerting themselves too much.

Staying Cool at Home

It's always good to stay inside if it's extremely hot out, but sometimes the house isn't as cool as we would like it to be. There are simple tricks you can do to make your home cooler on the next hot, sticky day.

- **Cover Windows:** Use shades, drapes, or even a towel to cover the windows to block the sun from coming in and heating your house. This can reduce the heat coming into your house by 80%.
- **Fans:** Use fans strategically so ceiling fans are rotating counterclockwise to force the air in the room down.
- **Cooking:** Always use small appliances when cooking to avoid giving off too much heat. Slow cookers and tabletop grills are a great option.

Who's at Risk?

It's essential to know who's at risk for being the most susceptible to heat illness, especially if you entertain guests a lot because you don't want to be held liable for someone getting very sick because of too much sun exposure.



- **Infants, young children, and seniors** are at a higher risk because they're more apt to pass out or feel weak from the heat.
- **Jobs that require a lot of physical activity** or outside work need breaks incorporated into their schedule throughout the day.
- **People with medical conditions** like diabetes, heart disease, obesity, and alcoholism need to be careful because they're the most vulnerable in the heat.
- **Animals and pets** should never be left in cars or hot homes because they get dehydrated quickly.

How to Save Energy

On super-hot days it's normal to crank up the AC, but that means we're using a lot of energy which will spike the electric bill. Below are some tips on saving energy during the heat waves.

- Keep thermostat at 78°F to keep yourself cool and avoid unusually high energy bills at the end of the season.
- Turn off any unnecessary lights.
- Use the microwave instead of the oven to cut back on heat released into your home.
- When running the pool pump, have it set to run during off-peak hours.

What is Liability Insurance?

Liability insurance is an add-on to general insurance that will protect you from the risk of liabilities inflicted by lawsuits or any claims. Examples of liable situations would be if a child slipped and fell into the pool or got hurt on the trampoline.

Why Get Liability Insurance
Understanding how the heat can affect you, and the different illnesses that can arise from it can help you prepare for heatwaves in the future. If you're a homeowner, it's good to know about liability insurance as you may be held liable if anything happens on your property. You'll want to look into [liability insurance if you have a pool, trampoline, or anything that could be potentially dangerous.](#)



You will need liability insurance to protect you from paying out of pocket for possible injuries related to the extreme heat this summer. If you have more questions about how you should be getting covered, contact TJ Woods Insurance. [Reach out to us](#) and learn why we've been voted "Best Insurance Agency" by Worcester Magazine readers every year since 2009 through 2016 & 2018!

We are located at 20 Park Ave. in Worcester, MA. At the TJ Woods Insurance Agency, we offer personal and commercial insurance coverage to Massachusetts businesses and residents as well as financial services throughout the New England area.

