

## Protect the Value of Your Largest Investment



*The Recent Storm Caused Considerable Damage in Many North Shore Neighborhoods.*



*The damage sustained may not be detectable to the naked eye now, but can cause major damage to your home or business as time goes by. Most are covered claims payable by homeowners and business insurance policies.*



*Advance Public Adjusters will negotiate with the adjuster on your behalf to make sure all the damage, visible and undetectable, is paid properly per your policy.*

*Call us for a free, no-obligation consultation. The insurance company has experts representing them to cover their interests. So should you!*

### Most Damage is Covered by Your Insurance Policy

- Wind uplift on shingled roofs; paced, bent or missing shingles
- Dents/dings to siding and garage doors caused by flying debris
- Dented or missing downspouts and gutters
- Bent/sagging fences or loose/cracked windows and frames
- Electrical issues from lighting strikes

### We are experts in Residential, Commercial and Industrial Property Claims!

#### Our Services Include:

- Evaluate the loss/damage
- Determine coverage per the policy
- Recommend necessary "mitigation or temporary repairs" to halt claim denials for non-policy compliance
- Perform/acquire repair estimates
- Perform contents inventory
- Consult with experts to maximize payment per the policy
- Prepare "time element losses" such as Business Interruption and Extra Expense



*Advanced Public Adjusters are highly trained, licensed, bonded and experienced to handle your type of claim and work exclusively for you.*



We Speak Polish & Spanish!

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## Allergy in the Workplace



Why should businesses care? Because healthier employees lead to greater productivity.

In this country, one in three people have allergies, so at least one third of the workforce would directly benefit from a hypoallergenic workspace. And healthier employees are less prone to catch and spread infections at work.

#### Common workplace concerns:

- + Everyone at work is sick all the time.
- + I think the building has mold or something worse, it gives me hives, asthma, etc.
- + My allergies only kick in when I'm at work.
- + My manager doesn't believe that my workspace is unhealthy.
- + I don't want to be seen as a complainer. I need my job!

and molds out and maintains a desirable humidity. Buy inexpensive humidity detectors at a local hardware or drug store, and put them around the office. Keep the humidity between 35-45 percent to minimize mold and dust mite growth. If the humidity is too high in the summer, turn on the air conditioner. If it's too low in the winter, add a vaporizer or humidifier. Install HEPA filters, both centrally and in remote areas of the building. Clean the ducts every five years (minimum) and arrange for air quality and/or mold assessments if needed. Keep smoking outside and far away from air intake vents and main entrances.

**Wood, laminate, or tile flooring.** Carpeting greatly increases dust mite concentration and can trap other allergens, such as mold, pollen, roach particles, pet dander and foods.

**HEPA-grade vacuum cleaner.** These cleaners remove allergens that typically flow right through conventional bags. Remember that allergen particles are smaller than dirt. An economical version can be found at drug stores. If employing a housekeeping service, insist on using your HEPA vacuum rather than theirs, which is likely not HEPA grade and full of allergens from elsewhere.

**Allergen-proof the furnishings.** Keep in mind that dust mites love anything that's rarely washed, so strive for a high level of cleanliness. The sleek and modern look works well. Opt for leather or vinyl upholstery, non-fabric dividers, covered filing/bookkeeping systems, and avoid artificial plants and lavish decorating. Less is more in the office.

**Quick tips for workspace allergy concerns:** **Educate.** Talk to your employer. Make concrete suggestions for a hypoallergenic workspace. What employer doesn't want healthy employees?

**Relocate.** Ask to be relocated to a non-carpeted workspace, free of fabric dividers and excess humidity.

**Vacuum.** If you're stuck with a carpeted space, take your HEPA vacuum to work after hours. Vacuum your workspace carpet, fabric furniture, and dividers once a month or more. You will be amazed at the results.

**Filter.** Purchase a small HEPA filter, but avoid ionic filters, which not only let off ozone but also irritate the respiratory tract.

**Irrigate.** OTC sinus irrigation after work, such as NeilMed. It removes the allergens and viruses that make their way into the nose throughout the day. It also clears out mucus and shrinks swelling.

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**EDITOR'S PICK**  
La Crosse Technology  
Wireless Temperature,  
Humidity Sensor

#### Could I be allergic to work?

As funny as that sounds, it may be true. High indoor allergen counts have been linked to the development of allergies and asthma. Workplace

allergy generally refers to a specific allergic immune response to one or any number of molds, dust mites, roaches, pet dander, or pollen. It can manifest as a classic runny, itchy, sneezy, and swollen nose (rhinitis), sinus congestion (sinusitis), and/or eye irritation (conjunctivitis). But it can also affect the lung (asthma) and skin in the form of hives (urticaria) or rashes (eczema). Watery nasal and eye discharge are typical, but if swelling interferes with proper sinus, lung and ear (Eustachian tube) drainage, mucus will soon become discolored (yellow, green, white, or blood tinged) and prone to a secondary viral or bacterial infection.

"Vasomotor" symptoms, which masquerade as allergic symptoms, can also occur at the workplace, due to irritant triggers. The immune system isn't involved, but it can be just as aggravating. Workplace irritants include perfumes, smoke, industrial chemicals or vapors, fresh paint, dust, mold, excess humidity, or excess dryness.

#### What's a hypoallergenic workspace?

**Air quality.** Opt for an air conditioned office with the windows closed. It keeps pollen