

## NEWS BLAST



### Home Safety

## Going Hi-Tech to Protect Your Family and Home



**T**HANKS TO technology you can make your home safer than ever before for you, your family and your possessions.

The standard home protection for decades has included smoke detectors, window locks, a basic home security system and sometimes a neighborhood watch program.

But, you can install sophisticated alarms and multiple cameras that you can monitor with your smartphone, as well as other devices that can give you peace of mind.

Oftentimes too, insurance companies will give you discounts on your homeowner's insurance for installing these devices.

If you want to make your home more secure, you may want to consider these new technologies:

### Smart doorbell

Smart doorbells come equipped with an HD camera that can film anybody at your door. The device allows you to see who is arriving at your home regardless of where you are in the world, and to communicate via two-way audio with visitors.

This is a great way to also catch video

of any thieves stealing packages from your doorstep. There are number of brands of smart doorbells, including ones by Amazon.

### Smart locks

There are two types of smart locks:

- Ones that use a 9-digit keypad into which you enter a preset code to unlock the door.
- Ones that connect to a smartphone app to unlock the door. With the apps you can send a "virtual key" to guests and other visitors (like repair people) so they can enter on their own. The app version also will let you know who used the virtual key and when they did so.

### Smart lights

With smart lights, you can control every bulb in your home from an app – whether or not you're nearby.

It's perfect for when you have left home and suddenly realize you left your bedroom light on. You can also remotely turn lights on at night if you are not home, to give the appearance that someone is home.

### Smart detector

Smart detectors comprise a smoke sensor and carbon monoxide detector. They will alert you through a smartphone app if there is smoke or carbon monoxide in the air. A smart detector will tell you whether it's smoke or gas – and where it's coming from.

### Smart surveillance

If you have children or pets, you may have thought about using home video cameras to keep an eye on them.

With smart surveillance cameras, you can also be notified if an intruder is in your home. Sensors will detect a break-in through glass doors or windows, then show you where that person is, so you can alert the local authorities.

### The takeaway

All of the above can give you peace of mind when you are not home.

But the other benefit is that your homeowner's insurer may give you a discount on your coverage for installing any of these security devices in your home. ❖

### CONTACT US

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Auto Insurance

# Fender-Benders – Your Guide to Minor Accidents

**I**T CAN EASILY happen ... you misjudge the space when making a turn in close traffic or in a parking lot and you tap another car's rear bumper. The other driver gets out of his car and appears unhurt. He inspects the bumper and says "Let's just forget about it."

You agree and go on your merry way.

A few weeks later, however, your insurance company informs you that the man is suing you for lost wages, neck injuries and pain and suffering.

Where did you go wrong? The so-called accident was only a tiny tap that barely scratched paint. There couldn't have been an injury, as your terrified daughter tells your insurance company's attorney.

There are things you could have done to avoid this mess. Fender-benders – or even smaller collisions – don't have to spiral out of control like this if you take the appropriate precautions and steps.

Your first thought might be to call the police. But in some jurisdictions, the police will not respond unless there are injuries. In California, an accident without injuries and less than \$1,000 damage means you don't need to call the police to the scene. You can file a report later.

Then, by taking the steps below you can protect yourself from false claims and help your insurance company reach the best decisions:

### 1. Follow the law

That means always carrying your driver's license, registration and insurance information. Be sure it is with all family drivers at all times.

### 2. Take pictures

Photos can later help show whether any repair estimates were inflated, or whether the force of contact was likely to cause injuries that might later be claimed by the other driver or passengers.

Most phones have cameras now, so you don't need to be toting a camera with you.

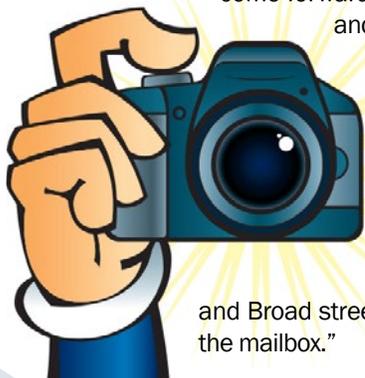
Also, take pictures of all the occupants of the other car, preferably while they are still in the vehicle – or at least while they are all still at the scene.

This can also thwart a fraud scheme called 'jump ins.' In an attempt to get a bigger settlement, people known to the claimant come forward and say they were also in the car and also suffered injuries.

Take pictures of the site of the accident. Having photos of the cars on location can help you make your own case to the claims adjuster.

Write down the specifics of the location as well, for example:

"The southwest corner of Bank and Broad streets, about three car lengths before the mailbox."



### 3. Get witnesses' information

If there are witnesses, get their names and addresses. Some may be reluctant; be persistent within reason.

### 4. Exchange information

Exchange information with the other driver. This information includes:

- Name
- Address
- Phone number
- Driver's license number
- Name of the other driver's insurance company
- Policy number
- License plate number



### 5. Get additional details

If the driver is not the person named on the insurance card, find out and write down what the relationship is between the driver and that person; family, friend, employee. Write down the policyholder's name, address and phone information, as well.

Finally, write down a complete description of the other car, including year, make, model and color.

Under no circumstances tell the other driver, "It was all my fault," even if you think it was.

Remember, there are people who stage accidents for the payoff, and you could have been positioned so that there was nothing else you could do. Even if it was a bona fide accident, let the experts determine blame – or lack thereof – when they work out the insurance compensation. ❖

## Identifying Risks

# Don't Forget Post-Winter Maintenance for Your Home

**S**PRING IS around the corner and it's time to take care of housekeeping to keep up your home and reduce the chances of problems down the road.

Parts of your home can be damaged during winter's harsh weather, particularly if you have endured storms and unusual weather.

Here are some tips on upkeep – both outside and inside the home – that you should tackle to identify issues that may be developing, or to head off future problems:

### Clean the rain gutters

This is a good idea, especially if the winter brought with it winds, rain or snow.

Get a ladder and climb up to inspect your gutters for debris that may have accumulated during the winter. Don a pair of gloves and remove what you can with your hands. You can use a hose to spray out any leftover sediment and smaller debris. It's best to have a helper on the ground who can turn the water on and off for you.

Finally, you can clear out the downspout by putting the hose down it and spraying to get rid of anything that may have gotten lodged inside.

### Wash your windows

Get an extendable squeegee to clean the exterior windows and get rid of any winter grime.

### Scrub walls, baseboards, outlets

Get your home looking shiny and clean by using a damp sponge or brush with mild soap and water. Scrub the walls in all of the rooms, particularly the bathroom, living room and kitchen, where most of the dirt accumulates.

Also, clean baseboard and outlet covers. It's best to remove the outlet covers and clean them off the wall to avoid getting water in the outlet. Make sure not to get water in the outlets.

### Replace filters

Change filters in your air conditioner vents, range filter and water filter, if needed. You should change your air vent filters every three to six months. Water filter replacement schedules will vary. Check your brand's website for details.

### Clean faucets and shower heads

Unscrew the faucet aerator and clean or replace, if necessary. Soak the heads for an hour and then rinse with warm water.

### Clean out the dryer vent

You should clean the dryer lint trap regularly, but many people overlook the vent in the back, which can become a fire hazard.

Disconnect the dryer vent hose from the vent. Clean the hose using a dryer vent brush, which you can buy at any home-improvement store. Go outside, remove the cover from the dryer vent and remove all the lint with the brush. Check that the vent cover flap moves freely.

### Get a head start on allergies

If someone in your household suffers from allergies, declutter your home to keep dust, and pollen at bay. Make a regular habit of dusting, and consider installing filters in air conditioner vents that especially filter out pollens.

### Check foundation vents

One thing that many homeowners forget to check and clean is the vents at the foundation of the home. This is typical of houses that have crawlspaces underneath. If the vents are clogged or covered with debris, moisture can build up underneath your home and flourish.

Clean the vents by hand or use a shop vacuum, and repair any damaged screens to keep varmints from making homes under your house.

### Test smoke, CO alarms

Test smoke alarms and carbon monoxide detectors, and change out batteries if necessary. ❖



High-Value Assets

# Your Homeowner's Policy May Not Cover Your Fine Art

**D**O YOU have expensive art in your home: Paintings, sculptures, glass works, textiles, ornamental jewelry or other items? But while you may have art, is it “fine art” – a one-of-a-kind work that may have some historic or artistic significance that required a specific fine skill to create, and is rare and unique.

Fine art differs from collectibles and jewelry, which your policy will typically cover up to a limit. Homeowner's policies generally cover up to a set limit for many specific categories of items. For example, your policy may cover a loss of up to \$2,500 for your art, collectibles and antiques.

But, if you're assuming that your homeowner's insurance will cover your fine art, you may be disappointed. The category cap in most standard homeowner's policies is not nearly enough to cover a fine art collection, or even a set of collectibles.

The coverage in your homeowner's policy will likely not be adequate if you have high-value artwork. In addition, general homeowner's insurance policies may have more exclusions, further limiting when and how a potential claim is paid out.

Have your art regularly appraised and keep an updated inventory of items; both of these steps can help you determine which insurance coverage might be best for you.

## The solution

It's possible to buy special coverage for specific items such as pieces of art, which would cover them for their most recently appraised value.

If you were to lose the art in a theft or fire, you want to make sure that you can get compensated for its full value, particularly if it has appreciated over the years since you bought it.

Additional fine art insurance is often a better option for many fine art collectors or owners. You can opt to insure items individually on floater policies, or purchase broader valuable-item insurance.

Fine art coverage can help protect your artwork collection. Many fine art owners rely on insurance for artwork to cover theft or unexpected damage to their collections.

In addition to theft, fine art home insurance policies may cover fire, accidental breakage and loss from severe weather. Be sure to read your policy carefully, as you may need separate a separate flood policy to be protected in the event of flooding.

Fine art policies can also include transportation coverage. This can be especially beneficial because a significant 5 to 10% of art-collection claims are a result of damage or loss to the pieces during transit.

Before you get started, you'll need to have your artwork appraised. The next step is to meet with us to find you the right coverage that can cover your unique collection and be tailor-made for you.

If you buy fine art home coverage directly from an insurer, you'll be sold only the products that company offers.

If you work with us, you will be able to compare several quotes and coverage options from top fine art insurance companies. ❖

