

NEWS BLAST



Homeowner's Issues

Insure Your Sewer Line, Other Underground Lines

TOO MANY homeowners assume that a sewage backup or other underground drainage/sewer line is their local government's responsibility – until they have a problem. Homeowners and landlords often only find out too late, after thousands of dollars of damage, that their existing insurance doesn't cover them.

As a homeowner or landlord, your responsibility for sewer line maintenance and repair includes everything from your house to the main sewer line. If there's a blockage, backup or rupture anywhere on the lateral sewer line running from the main to your home, you're on the hook.

The problem

According to The American Society of Engineers, the average sewer line is pushing 30 years old – and in need of serious repair.

In the past, homeowner's insurance routinely covered damage to lateral sewer mains. Today, you usually need to purchase

Threats to sewer lines

- Aging joints and seals
- Encroaching tree roots
- Excess usage
- Freezing
- Flooding
- Corrosion

Sewage backup damage

- Flooding a bathroom or basement.
- Damage to electrical systems, flooring, drywall, appliances and furniture.
- Excavating and replacing damaged sewer lines and any required environmental mitigation.

a separate endorsement in order to be covered against the high cost of sewer line blockages, disruptions and backups.

Often these endorsements or riders cover several types of underground utility lines, such as telephone and electrical cabling, as well as water, sewer and gas lines. A typical coverage limit is \$10,000, with a deductible of \$500. Higher coverage amounts are available.

What's covered

Generally, these endorsements or stand-alone policies provide:

Living expense coverage – If you cannot remain in your own home during the repair.

Outdoor property coverage – Provides coverage for walkways, sidewalks, driveways, trees, landscaping and other outdoor structures and features of value.

Excavation coverage – Pays for excavating and replacing damaged sewer lines and required environmental mitigation

Expediting expenses – Pays, for example, for a generator that allows you to remain at home if it's more economical to do so than to pay for a hotel while you wait for the repairs to be completed.

Covered perils to a sewage line may include damage from:

- Wear and tear/age
- Rust, corrosion and/or decay
- Collapse (often not including sinkhole or subsidence collapse)
- Breakdown in mechanical or electrical systems, pumps, sensors, etc
- Freezes
- Contractor digging accidents
- Rodent-caused damage
- Damage from weight of vehicles ❖

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Home Protection

Top Smart Home Technologies for Older Adults



KEYLESS ENTRY, smart smoke detectors, wireless doorbell cameras and other technological safety improvements are gaining popularity among people 50 years of age or older. This was a recent finding based on research from MIT AgeLab in cooperation with The Hartford.

According to researchers, these helpful technologies make life easier for all ages. But, older adults have changing lifestyles and needs and can especially benefit from these technologies.

For example, wireless doorbell cameras give older adults the option of seeing who is at the door without having to get up first, and keyless entry gives them the ability to quickly unlock a door. An if you are fumbling for keys at the door you can become a target for a residential robbery.

More than 45% said that saving energy was important, and almost 35% said that technologies to improve everyday life were important.

Since security and maintenance were some of the top concerns, experts addressed technologies that could help in both areas.

Water and mold sensors, smart thermostats, smart water shut-off valves and smart smoke or carbon monoxide detectors were some of their top suggestions for these specific purposes.

MIT AgeLab and The Hartford found that about 50% of the surveyed homeowners already had smart home technologies or were planning to purchase one or more of these items in the near future.

Of those who did not yet have any of these technologies but were planning to buy some, about 50% said that they would spend between \$100 and \$500 per year on such tech if necessary.

Top 10 Home Technologies

- Wireless doorbell cameras
- Smart smoke and CO2 detectors
- Keyless entry
- Smart water shut-off valves
- Automatic lights
- Smart home security systems
- Smart electrical outlets
- Moisture and mold sensors
- Smart thermostats
- Smart window blinds

Source: MIT AgeLab

A person's lifestyle has a major impact on happiness and wellness, and these technologies were all proven to help facilitate well-being and peace of mind. The organizations interviewed older homeowners to see what they thought about the chosen technologies.

The majority of respondents said that maintenance was their top worry. With smart home technology, security was the main concern of about 50% of participants.

Advice for buyers

These are the two organizations' top recommendations for prospective buyers:

- Research the available technologies, their benefits and independent reviews.
- Determine which options are best for individual needs.
- Visit www.thehartford.com/smarthomefor for a digital tour of a smart home.

Some smart improvements such as smoke alarms, burglar alarms and other safety features can actually help reduce insurance costs.

To learn more about smart home technology and what it means for insurance rates, contact one of our agents for a discussion. ❖



Personal Safety

Pedestrian Deaths Surge to 33-Year High

WE'VE TOLD you before about the increasing number of car accidents and vehicular injuries – many of them resulting in deaths – that many observers attribute to distracted driving. But what you may not know is that pedestrian fatalities are now at a 33-year high and seem to be continuing to increase unabated.

A recent report by the Governors Highway Safety Association (GHSA) found that 5,987 pedestrians were killed in traffic crashes in the United States in 2016, which was a 9% increase in such fatalities from 2015 and 26% since 2013, when 4,735 pedestrians were killed.

Pedestrian deaths accounted for 16% of all traffic fatalities.

Many large cities have seen pedestrian deaths soar. In Los Angeles, such fatalities have jumped 80% in the last three years. The problem is largely in cities, and often the deaths occur when a driver isn't paying attention and turns right into a crosswalk as people are crossing the street.

And while you may feel that since you're not out walking much, or that the chances of being hit are small in your neighborhood, remember that everyone is a pedestrian at some point. Even if you drive a car, ride a bike or take public transit, your journey always begins and ends on foot.

Also, as we become more fitness conscious and with the growing use of fitness trackers like FitBit, more people are walking. Many people also have opted to walk for environmental reasons.

With all this in mind, pedestrian safety needs to be a top priority for everybody.

Shocking statistics

- 72% of pedestrians were killed during evening or late night hours.
- 73% of pedestrian fatalities occurred in urban areas.
- Rural areas accounted for 27% of pedestrian fatalities.
- 69% of pedestrian deaths occurred in non-intersection locations.
- 92% of pedestrian deaths involved a single vehicle.

Source: Governors Highway Safety Association

Tips for pedestrians

- If you are out walking, don't do so while listening to music with earbuds or headphones.
- Always be aware of what the vehicles driving near you are doing.
- If there are no sidewalks, always walk against the flow of traffic on the side of the road so you can see any erratic drivers coming.
- At crosswalks, check for cars before walking.
- Look both ways when crossing the street.

Tips for drivers

- Don't use your smartphone at all when driving (no texting, chatting or talking).
- Always be aware of the other vehicles you share the road with, as well as pedestrians.
- Be especially careful and reduce your speed when driving at dusk and at night in residential areas.
- Remember, pedestrians have the right of way. Yield for them at crosswalks and zebra crossings.

Distractions

One rising danger is distracted driving. Deaths from distracted driving account for 10% of all fatal crashes. About 12% of people killed due to distracted driving are pedestrians.

What remains unknown is how many pedestrians who were killed in a crash involving a distracted driver may have been distracted themselves. Recent research shows that many people are also engaging in distracted walking, usually typing on their smartphones or engaging in chats while walking.

Researchers at The Ohio State University found that between 2004 and 2010 the number of pedestrians killed while using a cell phone increased from less than 1% to 3.6%.

The Ohio State researchers also discovered that in 2010, more than 1,500 pedestrians were estimated to have been treated for injuries related to cell phone use while walking. ❖

Auto Coverage

Cars with Tech Safety Features Cost More to Insure

MANY PEOPLE assume that safer cars always mean lower insurance rates. While this used to be true in the days of daytime running lights being a major safety innovation, many of today's advanced safety features do not lower premiums.

In fact, Hi-tech features that require apps, computers and other expensive electronics to function are more expensive to insure.

High safety vs. high cost

Some of the best modern cars boast crash-prevention systems and other state-of-the-art technologies. From blind-spot detection to parking assist, features that include sensors and cameras are costly but are included on most modern vehicles.

One of the reasons that insurance for vehicles with these features is so expensive is that there are limited replacement parts. Another major expense is the cost of digitally calibrating a system when it is not working properly.

Insurance companies say that safety features could contribute to reduced collision statistics in the future. But, they also point out that there are not enough of the newest vehicles with these features on the road to make a huge difference right now.

Many drivers are still using older cars that lack some of the latest technologies, which work best around other vehicles with similar technologies.

Accident rates are on the rise, and insurance companies pass on the costs to consumers in the form of rate increases.

In 2016, one automotive company reported that nearly 15% of the cars it sold had anti-collision technology. According to insurance experts, about 50% of vehicles on the road should have such technology if overall accident rates are to be reduced.

Insurance costs increase

People who buy cars that are loaded with hi-tech safety features are not the only individuals paying more for insurance.

Every policyholder must pay more for liability coverage, which is the mandatory minimum for all drivers. If a driver who only carries liability coverage crashes into a new vehicle that is loaded with safety features, the driver is responsible for the higher damage costs.

While insurance companies are keeping their increases below 10%, the rate changes are enough that drivers everywhere are noticing the difference.

Safety discounts

Some insurers still offer safety discounts for drivers who purchase vehicles with hi-tech safety features.

The safety discounts are based on devices that drivers plug into cars with compatible technologies, and the devices measure driving habits.

One carrier offers discounts for vehicles with rear-end safety braking. Experts say that 40% of crashes could be avoided if all cars had this technology.

While hi-tech safety features may be great for improving safe driving, they are costly in new cars. For all budget shoppers, it is important to call us to inquire about rates before buying a specific vehicle.

Although this insurance issue may leave some drivers with tighter budgets dismayed now, the good news is that more companies will start offering discounts in the near future.

To learn more about rates and changes, contact us. ❖



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