

## NEWS BLAST



### Home Protection

## The Leading Cause of Residential Water Damage

**L**EAKY PLUMBING fixtures and burst pipes are common reasons behind insurance claims for home water damage every year, but toilet problems stand out as one of the leading causes of serious water damage.

That said, many toilet-related plumbing issues are preventable with regular maintenance and a watchful eye, which can take care of small problems before they turn into major ones.

If a toilet is causing problems, call a professional immediately. The worst damages arise because a person does not call an expert, and water damage that may not be visible on the surface

continues to spread and worsen.

In a study conducted by the Institute for Business and Home Safety, closed water damage claims were analyzed to determine the leading causes of significant claims and the surrounding details.

The leading cause was toilet failure, and the average cost of damages for this was about \$5,500, excluding required deductibles, the study found. More than 30% of toilet failures were attributed to clogs or overflowing.

To learn more about water damage from toilets and other plumbing fixtures, you can call us for advice. ❖

### REDUCING RISK OF DAMAGE

Follow these recommendations to avoid costly water damage from toilet problems:

- After flushing the toilet, watch the water to ensure that it goes down and also that the valve completely refills the bowl and tank.
- If it looks like the toilet will overflow, take the tank lid off immediately. Lift the float device upward. This is often a plastic gray or black piece, and it may be located near the handle. Doing this shuts off the water to the tank. Continue to hold it to avoid further clogging. Turn off the supply valve below the toilet until the clog has been cleared.
- Inspect the supply, flush and fill valves twice each year. Also, look at the supply line. Be sure that the supply line can be turned off easily, if necessary.
- For older valves that have screw mechanisms, it may be harder to turn them off. If these are leaking, they should be replaced. It is better to replace them with a simple ball valve, which is easier to turn off quickly.
- Keep the toilet caulked around the bottom.

### CONTACT US >>>

**PLACER**  
INSURANCE AGENCY

If you have any questions regarding any of these articles or have a coverage question, please call us at:

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## Mobile Account Hijacking

# The Newest ID Theft Threat is Spreading Quickly

**W**HILE THE identity theft has typically come in the form of malicious e-mails with bogus links that allow hackers entry into your files, there is a new threat emerging: mobile account hijacking.

According to Federal Trade Commission data, there were 1,038 known incidents of mobile phone account hijacking in just one month, in January of 2013. By January of 2016, the number had more than doubled to 2,658.

### How it works

With mobile account hijacking, criminals steal mobile devices, or otherwise obtain your mobile account information, and buy mobile devices in your name. They then sell these devices, purchased in your name, leaving you with the bill.

Wireless carriers are now moving aggressively to counter the threat, adding features like two-factor authorization, password protections, PINs and other security features – but customers have to be diligent about using these countermeasures.

Thieves have even loaded financial apps onto victims' phones and racked up shopping bills in the victim's name – and that's where consumers are exposed to serious losses.

If the thief just buys a cell phone in your name and sells it, your carrier will take the loss. However, your carrier won't cover other losses from charges that the thieves ring up with other vendors.

Some victims have seen thieves break into their bank and credit accounts and clean them out, or take out loans in their name. ❖

### Protection

A number of prominent insurance carriers provide identity theft insurance that covers mobile account hijacking and a variety of other possible crimes. Coverage typically includes:

- Direct losses (up to \$10,000 to \$25,000 is typical on a base policy)
- Assignment of a case manager to help you repair your credit report
- Access to a consumer fraud specialist
- One year of credit monitoring services
- Reasonable attorney fees – to help you re-establish your good name
- Lost wages from time off work taken to meet with attorneys and take other actions required to recover from the ID theft
- Travel expenses related to the theft
- Certified mail costs
- Long-distance phone calls to creditors, merchants
- Application fees needed to reapply for loans refused because of credit damage due to identity theft or fraud
- Assistance at audits or hearing
- Defense attorney fees against civil suits arising from the identity theft
- Costs associated with removing civil judgments wrongfully entered against you as a result of ID theft.

**WANT TO KNOW MORE?**  
**Call us: (800) 642-5037**



## HOW TO GET THE BEST SETTLEMENT

To ensure the highest possible compensation level and fastest settlement of your claim, follow these tips:

- Separate damaged from undamaged property as best you can. Move damaged items outside. Cut a sample of wall-to-wall carpeting, wallpaper and other valuable items that can't be moved, to show your adjuster.
- Don't discard anything before your adjuster sees it, unless directed to do so by law enforcement.
- Photograph all damaged items and structures.
- Contact your insurance agent, so they can arrange for an adjuster to inspect the property as soon as possible.
- File Proof of Loss documents within 60 days.
- Start gathering written estimates and bids from licensed contractors to repair the flood damage.
- Retain copies of all correspondence with the insurance company and any contractors involved.
- Write down names, titles and the substance of any discussions you may have with your agent, the adjuster or insurance company representatives.
- If you find additional damage within the 60-day window, notify your agent immediately and file a request for an Additional Flood Payment. FEMA may grant extensions in some circumstances. Your agent and adjuster can assist you.

### Disaster Coverage

## How to File a Flood Insurance Claim

**M**ILLIONS OF Americans have been affected by the recent devastating flooding Texas, but flooding can happen in many parts of the country as frequent rains become more common.

If you are in a flood zone, you should have flood insurance, regardless of what part of the country you live in. The cause of flooding – be it inland rains, swelling rivers or hurricanes – does not matter, so the risk of flooding is prevalent in most parts of the country.

Remember that a basic homeowner's insurance policy does not cover flood damage.

Generally, homeowners must purchase a separate policy to cover flood damage via the National Flood Insurance Program

### Where to learn more

For more in-depth information on filing a flood claim, download this booklet from FEMA.

## APPEALING A DENIAL OR LOW SETTLEMENT

If you are denied, or if you believe the settlement amount is improperly low, you can appeal your insurance company's decision, as follows:

- **Follow your carrier's internal procedures.** Often the insurer makes a low offer because there is missing documentation. If your adjuster and your adjuster's supervisor can't resolve your issue, you can elevate it to your carrier's claim representative. We can provide assistance and contact information.
- **Get an appraisal.** If you have a dispute over the value of a covered item, you can request an independent appraisal, which cannot be appealed.
- **Appeal to FEMA.** If getting an appraisal doesn't produce a satisfactory result, you can file an appeal with FEMA within 60 days of the denial letter from your insurance carrier.
- **File suit.** If appealing to FEMA doesn't resolve your issue, your last resort is to file a lawsuit within a year of the first denial of all or part of your claim. File your suit in the court for the district where the damage occurred. ❖

## Responsible Enjoyment

# Top Apps To Help You Avoid Drunk Driving



**D**RUNK DRIVING claims the lives of up to 25,000 Americans per year, according to statistics from the National Highway Transportation Safety Administration. That should be reason enough to do all you can to prevent yourself and your friends and loved ones from getting behind the wheel while intoxicated.

Even if no one is hurt, getting convicted of even one DUI offense can cost you your license, your insurance, and as much as \$10,000 in legal fees, fines and other expenses. In some industries, a single DUI offense can cost you your career, as well.

Fortunately, thanks to mobile phone and computer technology, we now have a number of useful and innovative tools to help you have a good time, while responsibly managing your alcohol intake.

Here are some effective apps and other tools you can install on your smartphone or tablet, to help you avoid hurting yourself or anyone else by driving while under the influence.

### Alcohol Intake Mobile Apps

**IntelliDrink** – Available for iOS devices, Intellidrink lets you track your alcohol intake and helps you estimate your blood alcohol content based on your height, weight and sex. The app can tell you when you stop drinking, roughly when your BAC can be expected to drop below 0.08, the legal limit in most jurisdictions.

Intellidrink has a dual input function, so you can track alcohol consumption for yourself and your drinking buddy. The cost is \$2.99 to download.

**Alcudroid Alcohol Tracker** – This program has a similar function to Intellidrink, but is designed to work on the Android platform. Alcudroid, which is free, also lets you chart your drinking habits by the day, week or month.

**BACtrack** – This combination breathalyzer and smartphone app system gives you a reasonably accurate

BAC level you can read right off your cell phone. The BACtrack breathalyzer device connects to your phone via Bluetooth, and uses an Xtend® fuel cell sensor that has a proven track record of accuracy and consistency.

The BACtrack breathalyzer is compatible with iOS and Android devices, and sells for \$99.99 from the maker's website.

**SaferRide** – Too drunk to drive also means too drunk to operate complicated apps. That's why the NHTSA developed the SaferRide app. This easy-to-use, intuitive app features a simple, three-button interface that's so simple you can operate it even after a very big night.

Click on the "Get Taxi" button and the app will provide a list of local cab companies for you to call with one click. Click on "Call friend" and it will automatically call a friend you designate when setting up the app. The SaferRide app is available for Windows, Android and iOS devices, and is free.

### Ride Programs and Transportation Services

**Contact the Sober Ride Program.** The NHTSA maintains a nationwide database of such programs. In some markets, towing services companies will also tow your car home for you for free, on specific holidays. You can find a state-by-state listing of Sober Ride programs here.

**Hail a cab.** Or you can use a mobile-phone app such as Cabzilla, TaxiHail or Curb.

**Consider a ride-sharing service.** Availability varies, depending on the market, but the most popular options include:

- Lyft
- Uber

Remember: Be safe on the roads. The lives of you, your loved ones and strangers are in your hands if you drink and drive. ❖