



Homeowner's Insurance

More Wildfires Make Coverage Harder to Come By

IN WESTERN states and other parts of the country that are prone to wildfires, homeowner's insurance is getting harder to come by and insurance companies are requiring policyholders to tend to the space around their homes to reduce the chances of the house going up in flames.

If the policyholder doesn't comply, they risk having their coverage non-renewed.

Some insurance companies have started pulling out of certain areas that are prone to wildfire, or they are only writing coverage for homes whose owners have made a "defensible space" around their homes. These spaces are designed to keep combustible landscaping and structures away from the house, and they stretch for more than 100 feet.

Here's what you need to know about homeowner's insurance in high-risk areas:

- **Some insurers have pulled out of some areas.** Others have cut back on the number of homes they will insure in a certain area or region in order to manage their exposure to future wildfire claims.
- **Prices are increasing.** Because of the increasing frequency of wildfires, homeowner's insurers have been raising rates to account for the higher risk homes face, as well as higher rebuilding costs.
- **More selective underwriting.** Many insurers are choosing to write policies for homeowners who have taken steps to reduce the chances of a fire.

DEFENSIBLE AREAS

Zone 1 – Avoid anything flammable, no woodpiles or trees in this zone.

Zone 2 – Use low ground cover such as mown grass, flowers, vegetables and mulch.

Zone 3 – Shrubs and trees should be well-spaced and pruned.



Securing coverage

More insurance companies are doing inspections before they will renew a policy or insure a new home. This is most common in areas at risk for wildfires.

Typical improvements

Here's what you can do to make your home more insurable in a wildfire-prone area:

Roof – Roofs made of wood or shingles are at high risk in a wildfire. Reroof with composite shingles, metal or tile if you can. Eaves and downspouts should be protected with fire-resistant or non-combustible materials.

Windows – Replace single-pane glass windows with dual-pane glass.

Vents – Vents on homes create openings for flying embers. Cover all vent openings with half-inch metal mesh. Do not use fiberglass or plastic mesh, as it can melt and burn.

Siding – Wooden boards, panels and shingles are combustible. Instead use building materials such as stucco, fiber cement, wall siding, fire retardant, treated wood, or other approved materials.

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Auto Risks

Thefts of Cars with Keys Inside Explode

YOU MIGHT think it is common sense to take your keys or fob with you when you leave your vehicle, but many car owners don't. That's why an average of 224 vehicles with the keys or fobs inside were stolen every day in the U.S. in 2018.

Often, cars are stolen while idling, when someone decides to leave the car running while ducking into a mini-mart for a minute or when either warming up or cooling down the car when the weather is a factor. With electronic fobs, it's also become easier for people to forget them in their cars since the routine of turning the car off and removing the key from the ignition is gone.

With these numbers climbing and more cars with fobs being introduced, you should be extra-mindful about your keys and leaving your car idling.

What's at stake for you

Having your car stolen can really disrupt your life, even if you have comprehensive insurance that will cover the recovery and any repairs that need to be made to the vehicle after it was stolen. You'll be out of pocket for your policy deductible, but you may also lose any of your possessions, CDs or other items that you may have kept in the car (stereos are often missing, as are any tools or jumper cables you have kept in the trunk).

Also, victims sometimes wind up losing a lot more than just their cars. Once inside the vehicle, a thief can quickly grab the registration and see where you live. And if there's a garage opener in the car, then that's the equivalent of having a key to the front door.

The danger of the fob

New keyless ignition systems allow drivers to start and shut off their vehicle with the press of a button. You can keep the fob in your pocket or purse when you get into the car, which will sense its presence and allow you to just press a button to start the ignition.

That part is great, but it's now really easy to accidentally leave the car running when you exit the vehicle. Making it so easy to turn on a car also makes it easy to forget to turn it off.

Tips to avoid vehicle theft

The National Insurance Crime Bureau advises drivers to:

- Lock the vehicle, set the alarm and take your key or fob with you every time you exit the vehicle.
- Be sure not to leave the garage door opener in the vehicle.
- Instead of keeping your registration in the car, take a picture of it with your cell phone. If your insurance policy has your home address on it, take a picture of it too and remove the paper version from your vehicle.
- Never leave a car unlocked and running to warm it up or while stopping for a quick cup of coffee. It only takes a moment for the opportunistic thief to steal it.



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Create a Defensible Area around Your Home

Defensible area

One of the keys to the defensible space around your home is making sure that all plants are well watered and not dying and dry. Use the following three-zone approach to minimize fire risk:

Very near home: In the first 5 feet surrounding any structure, avoid anything flammable – this includes plantings, but also mulch, woodpiles, and furniture, decorative items, and stored items. There should be no trees in this area.

6-30 feet from home: Use low ground cover such as mown grass, flowers, vegetables and mulch.

Plants should be watered as needed and routinely maintained to remove dead/dry material. Remove all dead plants, grass and weeds. Remove dead or dry leaves and pine needles from your yard, as well as from roof and rain gutters. Trim trees to at least 10 feet away from the house.

31-100+ feet from home: Shrubs and trees should be well spaced and pruned to eliminate fuel ladders, where fire can climb from a ground fire to an ember-producing crown fire.

Cut or mow annual grass down to a maximum height of 4 inches. Create vertical spacing between grass, shrubs and trees. ❖



Extra Coverage

Buying a Motorcycle? Secure the Right Coverage

IF YOU ARE one of the Americans who have purchased a motorcycle in the last 10 years, you're clearly far from alone: Ownership has risen steadily in the past decade and over 1.3 million people across the U.S. are now riding motorbikes. And of that total, nearly 20% of all riders are women.

Just as for car drivers, motorcycle riders are required to secure insurance and you want to make sure you have proper coverage in case you are in an accident or your bike is stolen. And if you've purchased a quad, three-wheeler or dirt bike, you should get insurance for these as well.

You also need to know your state's minimum coverage levels for street bikes.

Here are the main things you should be looking at when shopping for a policy.

Your coverage options

There are a number of different coverages you can purchase, but the one you cannot legally go without is liability.

Liability – Most states require you to have a basic set amount of liability coverage, which can vary depending on the state.

There are three types of liability coverage in a policy and each state has its own minimum requirements for the elements in this mandatory insurance.

In California, the minimum liability coverages required by the state are:

- \$15,000 for the bodily injury or death of a person in an accident;
- \$30,000 in an accident with two or more people; and
- \$5,000 of personal property coverage.

But the minimums will not be enough if you do serious damage to another vehicle or seriously injure a third party. Consider buying extra liability beyond the state minimum requirements to protect your assets in case you're sued over an accident.

If you injure someone and are sued, the minimum will not go far

in paying both your legal costs and any awards for the third party.

Additionally, most liability portions of policies do not cover passengers, so you should also have coverage for them too. "Guest passenger liability" insurance covers any non-household-member riding on the back of the motorcycle.

Most insurance companies require this coverage for a street bike. It's either combined with the liability portion of the policy or it's a separate coverage. This coverage is generally optional for off-road vehicles.

Uninsured/underinsured motorist coverage – This is a smart buy. It pays out for injuries that you and/or your passenger sustain in an accident caused by a driver who is not properly covered or didn't purchase insurance at all. It may or may not include damage to your bike, so check with us on this one.

Extra coverage for bike upgrades – If you own a motorcycle that's been modified and upgraded with more chrome, saddlebags, custom handlebars and other decorative or safety features, you may need to discuss additional coverage in case your bike is damaged.

Experience counts – If you are a first-time motorcycle rider, be prepared to pay more for your coverage.

It's a fact that's been borne out by countless studies: Inexperienced riders are four times as likely to be involved in motorbike accidents than those with five or more years of experience.

Collision coverage – If you're in an accident, regardless of fault and whether there was a third party involved, this coverage would pay to repair your bike after you pay the deductible.

Comprehensive – This coverage will pay for repairs to your motorcycle from damage from other than an accident (like hitting an animal) or replacement cost if it is stolen. Like collision, you have to pay the deductible first.

Medical payments – This pays the medical bills for you and your passenger if you are injured in an accident. ❖

Keep Your Family Safe from Heat Illness This Summer



AS SUMMER approaches and the number of hot days increases you have to pay attention to the temperature gauge and how long your kids are playing in the sun.

Heat illness kills hundreds of Americans every year, and it is the number one weather-related killer. Also, heatstroke is the top cause of exercise-related deaths among high school students.

But that doesn't mean you should keep the kids indoors during the summer. There are steps you can take to reduce the chances of getting heat illness, and most of it just plain common sense.

What you can do

Preventing heat illness among children and teens is difficult because they often do not recognize the symptoms.

But there are steps you can take to protect them when they are outside in the summer:

- Plan activities around cooler times of the day, like before 10 a.m. and after 4 p.m.
- If your child is an athlete, counsel them not to push through when they are having a hard time in the heat or if they are getting thirsty. The days of playing tough when it's hot are over after countless teens have died on the football field in August and September.
- Wear lightweight, light-colored and loose-fitting clothing.
- Wear a hat.
- Wear sunscreen with a sun protection factor (SPF) of 30.
- Take water breaks every 15 or 20 minutes.
- Take frequent rest breaks in a cool and shady area.

STAGE 1: HEAT CRAMPS

Symptoms include muscle pain, tightness and cramps.

What to do:

- Move to a cooler area, out of direct sunlight.
- Gently massage the cramping muscle.
- Stretch the muscle gently.
- Drink cool water or sports drinks every 15 minutes.

STAGE 2: HEAT EXHAUSTION

Symptoms of heat exhaustion include:

- Muscle cramps
- Dizziness
- Mild confusion
- Fast heart rate or breathing
- Headache
- Extreme thirst
- Nausea or vomiting
- Pale skin
- Heavy sweating
- Fainting

What to do:

- Move to a cooler area, out of direct sunlight.
- Loosen clothing.
- Apply cool, wet towels to your face, neck, chest and limbs.
- Have someone fan your skin.
- Drink cool water or sports drinks every 15 minutes.
- Don't drink too quickly.

STAGE 3: HEATSTROKE

With heatstroke, all the symptoms of heat exhaustion may be present, plus:

- Body temperature over 104°F
- Confusion
- Rapid, shallow breathing
- Rapid, weak pulse
- Seizures
- Loss of consciousness
- Dry skin

What to do:

Call 911 or take the person to the emergency room immediately, and:

- Move the person to a cooler area, out of direct sunlight.
- Loosen clothing.
- Remove any sweaty clothing.
- Apply cool, wet towels to the face, neck, chest and limbs.
- Apply ice, if you have it, to the underarms, wrists and groin.
- Fan the person's skin.
- Offer cool water or sports drinks every 15 minutes if the person is conscious.