



NEWSBLAST

Summer Travel

How to Plan for a Trip During the Pandemic

AFTER FIGHTING cabin fever during shelter-at-home orders, many people have been anxious for some new scenery and have been planning vacations.

But taking a road trip during the pandemic can be tricky, particularly with infections varying greatly from one city to another and one state to another.

Foreign vacations are pretty much off the table at this time, except for a handful of countries, and even those require quarantine periods and a doctor's clearance. So, if you are planning a vacation, the best option if you want to travel is to do so domestically with your family.

While many health experts advise against taking trips to any place where you will be congregating with others, if you feel that a change of scenery is what your family needs, there are steps you can take to make the trip as safe as possible.

Research your destination

Before you plan to head anywhere, read up on local and state restrictions in your destination. Are you going to a national or state park? Check first to make sure it is open and whether you may need a reservation, as many parks that have reopened are only taking bookings.

Also, you should do the same for any places you may stop at on the way to your destination. You can use this [risk-assessment map created by Harvard](#) to see if you are going to or passing through a hotspot.

Avoid traveling to areas with rising caseloads and that are red on the Harvard map.

Johns Hopkins University also has this [daily-updated chart](#) that shows which states have the lowest and highest COVID-19 positivity rates, another measure you can use to decide whether you should travel there.

Finally, some states are now requiring 14-day quarantines for arriving residents and outsiders from certain areas. Make sure you plan accordingly.

Check your family's health risks

You should reconsider travel if you or members of your family are older or if you have underlying health conditions. You should also check with your doctor about each family member's health risk and you should ask if it is safe for you all to travel at this time.

Check your accommodations

Due to a massive drop in demand, many hotels are offering steep discounts to entice people to stay at them.

Also, many have instituted rules to minimize crowding due to the risk of spreading COVID-19 in the lobby and other public areas. Most hotels have cancelled their buffet breakfasts.

You may want to avoid large hotels that have many guests and shared elevators.

As a result, many travelers are opting for Airbnb, which has instituted rules for cleaning and spacing between stays to reduce risks to guests.

Staying alone as a family is much safer than at hotels where there are staff and other guests.

See 'Car' on page 2



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Save Money: Combine Coverage with One Insurer

THERE ARE huge advantages to combining your auto and homeowner's insurance with a single company. The biggest and most direct benefit is getting a multiple-policy discount.

However, it goes beyond that. Let's look at the numerous variables on why combining your policies really works to your benefit.

Discount

The combined auto-home or multipolicy discount, as some companies call it, can result in some real savings; in many cases, it can amount to hundreds of dollars per year.

The best part of this is that the discount applies to both policies and, depending on the insurer, often ranges from 10% to 20% off the total price.

Let's say you own three cars and a home. Your auto policy runs to \$2,500 per year and your home policy to \$1,000.

Let's also say that the auto discount is 10% and the home discount is 15%.

This would result in \$250 off the auto insurance and \$150 off the

home insurance. Combined, that's \$400 savings annually.

Single online portal

Most companies give you online access, and, when you combine your policies, you only need one log on to access all your documents and online needs.

Nowadays, consumers have so many websites they need to access and so many passwords they need to save, so having single access simply eliminates another portal that you may need access to. It simplifies your life.

Umbrella policy

Umbrella policies give you upper-tier liability coverage. If you have equity in your home, financial assets and you make good wages, you would want to secure an umbrella policy in order to protect your assets and future earning power in case of a catastrophic auto accident or serious liability incident that may occur in your home.

Many companies require that you have your auto and homeowner's policies combined in order to qualify for these low-cost/high-coverage policies.

The takeaway

With cost savings, a single point of contact, a simplified life and qualifying for extra coverage, having a single company really goes a long way toward bringing great value to your insurance program. This is why insurance agents often will recommend a single company and would want to quote your personal insurance with one company.

If you do not have your insurance with one insurer, you would likely do yourself a huge favor by talking to us. ❖



Continued from page 1

Car Travel Safest Option to Avoid Close Contact with Strangers

Plane, train or automobile?

Stating the obvious, any mode of transportation that involves sharing space with strangers will exponentially increase your risk of contracting the coronavirus. If you have to travel by train or plane, make sure you wear a mask at all times.

If you are flying, the Centers for Disease Control recommends that you bring a TSA-compliant pandemic essentials bag, with an extra set of clothes to change into when you have left the plane.

Also, check with your airline in advance about their policies for flying at this time, including cancellation, seating and mask requirements.

Try to go paperless by downloading boarding passes to your phone to minimize touch points.

Obviously, the safest bet is for you and your family to take a road trip. This way, you are not breathing the same air that strangers are exhaling.

Pack pandemic essentials

Besides packing the extra set of clothes mentioned above if you are traveling by air, you will want to make sure that you have ample amounts of hand sanitizer, face masks, disinfecting wipes and disposable latex gloves (which you can use in public spaces and discard after use).

Also ensure you have your health insurance cards with you.

Focus on outdoor activities

The consensus among experts is that crowded indoor places where you have continued exposure to others are the main breeding grounds for the coronavirus.

The U.S. is large and the outdoor options are plentiful, including hiking, camping, swimming, boating, biking and golfing.

Being outside in fresh air with few people around is the best bet for reducing your risk of contracting COVID-19 during your vacation. ❖

Homeowner's Coverage

What You Need to Know Before Installing a Pool

SUMMER'S HERE with rising temperatures and for many homeowners that means it's pool time. Perhaps you've decided to make the financial commitment to buy a pool. While a swimming pool can provide lots of fun for your family and guests, and can increase the value of your home, it can also bring on higher homeowner's insurance rates.

Before you dive in and add a pool to your property or buy a home that already has one, here are three important things to keep in mind:

1. You may need to increase your insurance coverage.

A pool increases your exposure to risk. You could be on the line for medical bills and other damages if people get hurt in or around your pool, even if they weren't invited over for a swim.

At the same time, a pool increases the value of your property.

Your homeowner's insurance needs to reflect both the increased value and risk of a pool, and you may want the added protection of an umbrella policy.

2. Safety measures may be required.

Your town, municipality or even your insurance company may require a fence and locked gate for your pool, and even have specific guidelines on the height of that fence.

If your house opens directly onto the pool area, you may also consider a door alarm and safety cover to keep pets, children and other non-swimmers safe.

3. Pool equipment, furniture and accessories increase the value of your belongings.

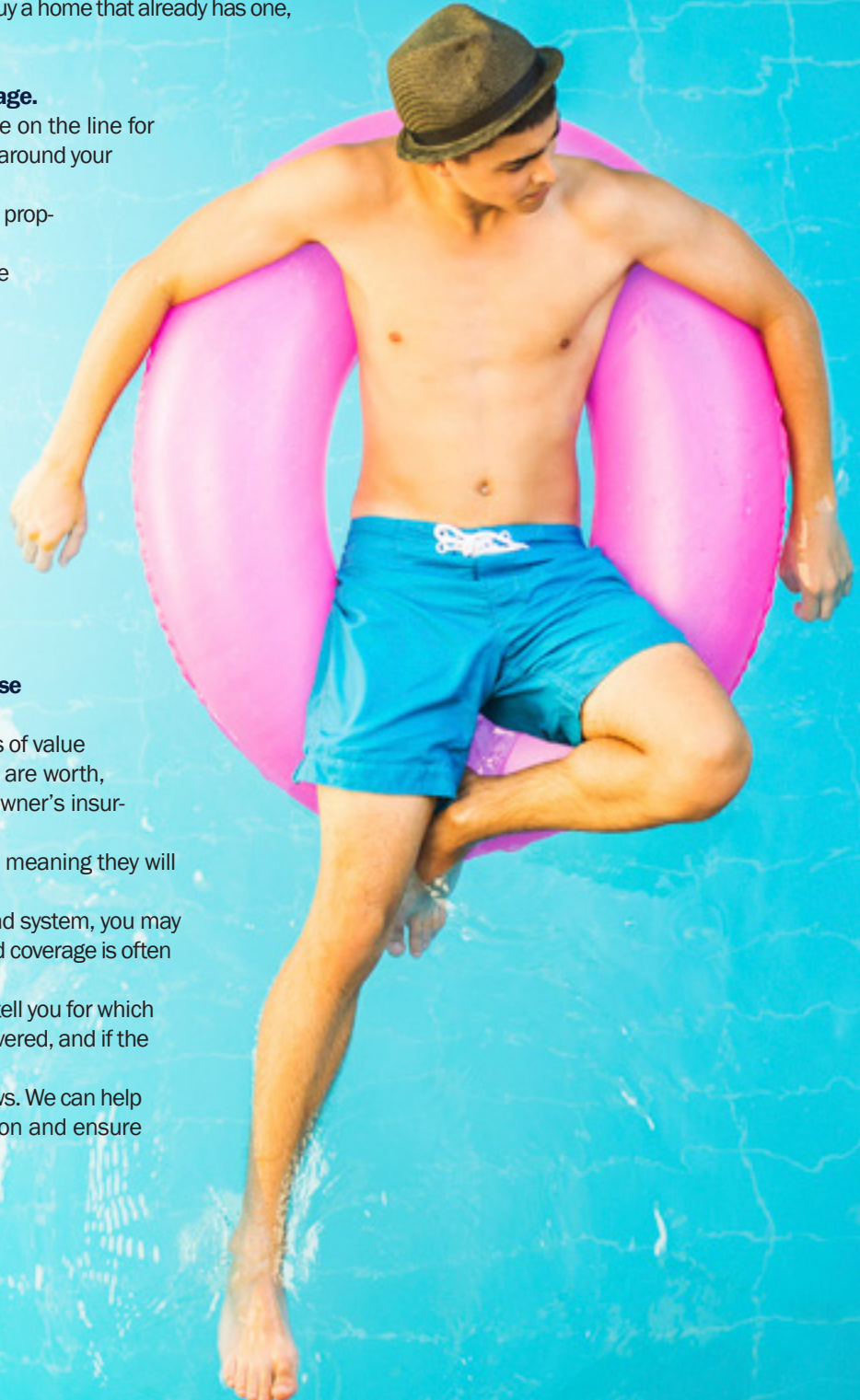
Make sure to include any pool- or patio-related items of value when you add up how much your personal belongings are worth, and ensure you have enough coverage on your homeowner's insurance policy.

That said, many insurers have per-item price limits, meaning they will only pay out a certain amount for a specific item.

If, for example, you have an expensive outdoor sound system, you may want to check the per-item limit for electronics. Expanded coverage is often available for high-value items.

Above all, if you are concerned, just ask us. We can tell you for which exposures that could cause damage to your pool are covered, and if the pump is also covered and under what circumstances.

We understand your property and the local zoning laws. We can help you find the right balance of coverages for your situation and ensure your relaxing oasis is a manageable risk. ❖



Fine Collectibles

Insuring, Safeguarding Your Wine Collection

ARE YOU a wine aficionado? Do you have an expansive collection of fine and rare wines?

If you fit the bill, you are surely storing the wine properly. But what if you had a major power outage in the summer that lasted for days and your collection simmered in the high heat? What if a hurricane, tornado or earthquake struck, breaking hundreds of bottles of wine in the process?

Although broken thermostats and electrical power outages may not be avoidable, there are still risk management measures that can be put in place to help prevent or reduce the loss.

While there are a number of measures you can take to protect your wine, in the end, your best efforts could be for naught in case of a serious and unexpected event, like the ones described above. And if your wine collection is worth more than \$10,000, you should seriously considering purchasing wine collection insurance.

Unfortunately, many connoisseurs find out the hard way that their homeowner's insurance does not cover damage to their collections. Typically, you need to purchase a specific policy or a rider to your homeowner's policy to cover your wine collection.

There are often two types of wine-specific policies or riders:

1. Blanket policy – This policy, or rider, gives you the option to add and remove (drink) bottles without having to notify the insurance company each time. Your wine collection would be valued at the beginning and you would only need to inform your insurer if you bought a large lot of wine or if some of your wines significantly grew in value.

2. Scheduled policy – For this policy you need to itemize each bottle or case to essentially insure them separately. This is ideal for high-priced collections that you intend to keep and not necessarily drink.

These policies will cover:

- A breakdown of failure in your climate-control system that ends up damaging your wine.
- New purchases.
- Your wine in transit. ❖

PROTECTING YOUR WINE

To avoid a disaster and to protect your wine collection, you should consider the following advice:

Have a backup generator – To avoid the risk of a failure in your climate control system, you could install a backup generator that kicks in in the event of an electrical system shutdown.

Install temperature sensors – Ideally, they would be connected to your central alarm system.

Ideal location – If you are building a wine cellar, locate it below ground and adjacent to an exterior wall. Such locations tend to be cooler.

Off-site storage facility – You can keep your most valuable bottles off-site, and your everyday consumable bottles at home.

Pick a good storage vendor – Choose a vendor who has a manager or sommelier who is responsible for your collection to ensure it's not comingled with another customer's wine.

Select the right transporter – When shipping large collections, or high-priced individual bottles, choose companies with fine art/wine experience, instead of common carriers.

Have a good inventory system – Keeping your collection in an orderly manner is essential, so you know what you have and how much it's worth. Ideally, you would have all of your wine on a spreadsheet and use an inventory system that keeps track of your collection.

There are a number of web-based wine-management systems on the market. And you may want to use an Excel-like spreadsheet to keep track of your wine additions and use.

Preventing breakage – If you live in an earthquake-prone area, you may need to use steel racks anchored to concrete flooring to keep the collection stable in case of a temblor.