



NEWSBLAST

Safeguarding Deliveries

How to Thwart Porch Pirates This Holiday Season

AS THE holiday shopping season gets started and more people are shopping online, the threat of having your packages stolen from your doorstep continues growing. One of the modern plagues during the holiday season is the emergence of “porch pirates” – the thieves that cruise neighborhoods looking for packages that have been delivered on people’s doorsteps by UPS, FedEx and other delivery services.

Thefts of packages from front porches have become a nationwide epidemic, with 26 million Americans having a package stolen from a front porch or doorstep in 2018, according to research by *insurancequotes.com*.

One of the difficulties in thwarting porch pirates is that it is most often a crime of convenience. Typically, someone sees a package sitting on a doorstep and there are no cars in the driveway, so they walk up and grab it.

Solutions

Fortunately, there are new services and products on the market that can help reduce the chances of having one of your packages stolen after it’s been delivered.

BoxLock – This service provides homeowners with a smart padlock designed to protect deliveries by scanning packages so that delivery drivers can unlock a storage box on the customer’s porch. Only packages addressed to the customer – and that are actually out for delivery that day – will unlock the BoxLock. Once unlocked, the delivery person securely places the package in the box.

Landport – This is a secured delivery drop box homeowners can install on their porch or stoop. The box, which is bolted down, has an electronic keypad on which a delivery driver enters a unique access code to open the lid. They place the package in the box and shut it, and it locks by itself.

Amazon Key – When a delivery arrives at your house and you’re not home, the courier scans a barcode that sends a request to Amazon’s cloud. If it’s approved, Amazon remotely unlocks your door and the delivery is left inside the house.

Amazon Locker – Use the online zip code locator to find a locker near you, and use that as your delivery address. It’s free to use – and if you’re a Prime member, you’re entitled to free two-day shipping.

Package Guard – Place this WiFi-connected large disk on your doorstep, instructing delivery people to place packages on top of it. If a thief attempts to steal the package or the device itself, a loud siren will be activated.

Other things you can do

- When paying for your online shopping, check the “signature required” box. This is an option with all the major services, like UPS, FedEx, DHL and the USPS.
- Sign up for a paid package-receiving service that will receive and protect your packages until you can pick them up.
- Set up a security camera.
- Install motion-sensor lights. ❖

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WISHES YOU A HAPPY HOLIDAY



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Seasonal Hazards

Preparing for Safe Winter Driving

IF YOU ARE planning a trip to a winter wonderland, you should brush up on safe winter driving, especially in snow.

The roads can get slick and visibility can dwindle when you are driving in frigid conditions, so always take it easy, drive calmly and stay safe.

Whether you've driven in snow often, a short while or never, it's always a good idea to review the basics to help you stay safe during this time of year.

Check that your car is winter-ready

Make sure you have enough antifreeze. Check your defoggers, defroster and windshield wipers to make sure they're all ready to roll.

Also, check the tread on your tires and make sure that they'll have enough traction to handle the new weather conditions. It's really important to maintain the tires on your car.

Increase your following distance

Roads that have been snowed on can be slick, so it takes more time to come to a safe and complete stop without sliding into the vehicle in front of you.

Give yourself more time to stop by doubling your following distance.

Don't stop and go too fast

Bring the car up to speed slowly. Your tires need time to gain traction on wet, snowy or icy roads, so don't accelerate too quickly.

The same goes for stopping: Give yourself lots of time to stop and apply the brakes slowly, especially when you come to a stop sign or traffic light.

Know how your car brakes and handles – and be extra careful if you are driving a rented vehicle and are unfamiliar with it.

Drive slowly

Remember that everything – slowing down, stopping, turning, accelerating – takes longer when the roads are slippery.

Keep rolling

Don't stop on ice or snow if you can avoid it. Winter driving experts suggest that you keep a steady pace when rolling into turns, as you approach stop lights, and as you go up and down hills, so that you can maintain enough inertia to keep moving.

AAA recommends slowing down well before a traffic signal so that you can keep rolling until the light changes. It also warns not to power up hills because it can make your tires spin.

Consider snow tires

If you're frequently driving in an area with a long winter or weeks of predictable snowfall, you might want to swap your set of all-seasons for winter tires.

These work better even when the weather is dry and cold, due to their more flexible rubber compounds.

Be prepared

If you must drive in hazardous weather conditions, be prepared. Make sure your gas tank is at least half full, in case you are stranded far from a gas station or need the extra fuel to keep your car heated.

Also, consider keeping a supply kit with non-perishable food, water, blankets, gloves, reflective tape and an extra cell phone charger. If you're heading into more severe conditions, having a shovel is also a good idea.

Don't warm up the car in an enclosed space

If you want to warm up your car before hitting the road, don't do it in a garage or other enclosed space. The fumes and carbon monoxide are not good for your health – and can kill you if you pass out from them.

Also, in snowy and icy conditions, occasionally check your exhaust pipe to make sure it's not frozen over with ice, which can lead to carbon monoxide getting trapped in the cabin of your vehicle, putting your life at risk. ❖



Multi-line Discounts

Bundling Could Save You Hundreds of Dollars a Year

LOOKING TO save money on your insurance premiums every month? You should consider taking advantage of multi-line discounts.

Many insurance carriers offer significant discounts for customers who place multiple types of insurance with the same company. In some instances, annual savings may amount to more than \$300, according to a new survey by Quadrant Information Services.

The insurance information firm recently took a state-by-state look at the savings consumers could realize by bringing multiple personal insurance lines together under the same roof – a practice known as “bundling.”

Savings varied by state, as well as the type of insurance policies being bundled together, but the results were clear and unambiguous: On average, consumers in all states were able to save money by bundling.

Why does bundling work for insurers?

Insurance carriers offer these discounts for a variety of reasons.

It's expensive for insurers to attract a new customer, and carriers are constantly trying to compete for business.

But adding an insurance line to an existing customer is much less costly for carriers than the marketing and sales cost of bringing on a new client from scratch – so it's possible for them to pass part of those savings on to the customer.

Insurance carriers also know that the more types of lines a given customer has with a carrier, the longer they stay with them.

Other benefits

Bundling multiple insurance policies with the same carrier also simplifies your financial life, say experts. Not only can you save money, but you also have fewer bills every month, and fewer checks to write or electronic drafts to keep track of.

How to realize your savings

Call us and ask if any of your insurers offer multi-line discounts for bundling. We can provide estimates for placing your other types of insurance policies with each of them. ❖

THREE TYPES OF BUNDLING

Homeowner's and auto insurance

The best results came from bundling auto and homeowner's insurance with the same provider. On average, this saved consumers \$322 nationwide, for a total savings of 16% of annual premiums for these lines.

Auto and condo insurance

Bundling auto and condo insurance likewise lowered premium costs – by an average of 11.6% nationwide, the study found.

Renter's and auto insurance

It's not just homeowners who can generate savings through bundling. Renters also realized a nationwide average savings of 8% when they combined their renter's and auto policies with the same carrier.

Renter's
& Auto
8% savings*

Condo & Auto
11.6% savings*

Homeowner's
& Auto
16% savings*

* Average annual premium savings

Jewelry and Collectibles

Why you should consider scheduling valuable items

IF YOU have lots of expensive items in your home, you should consider placing them on a scheduled list on the homeowners policy. This type of insurance covers things like original art, expensive jewelry and collectors' items.

Homeowner's policies place limits on the amount of money provided for personal items, but this supplemental form of insurance goes further to cover specific valuables. If they are stolen or destroyed in a fire, the policy will cover them.

When to buy a policy

Coverage for personal possessions is broad with a typical home insurance policy.

Appliances, furniture and clothing are the items most commonly covered. Furs, firearms, jewelry and other valuables are also covered, but coverage for these special items is very limited.

Certain things may not be covered. For example, a rare diamond that falls out of an expensive setting may not be covered, but it would be if it were named in a supplemental policy.

A person whose expensive computer equipment is destroyed during a fire may not receive compensation under a normal home insurance policy, but the equipment would be covered if it were part of a valuable items policy.

For those who have an extensive amount of valuable items, there is additional coverage offered beyond the supplemental valuable items policy.

There is a total dollar limit for all valuables combined, and there is a dollar limit per valuable as well. Nearly any valuable item qualifies, but it is best to discuss any concerns about specific items with us.

More comprehensive coverage

For some items, mysterious disappearance may even be covered.

Extremely delicate items may be covered if they are accidentally broken. For breakages, there are usually deductibles that apply. However, there are no deductibles for most types of losses.

Listing items

The first step in obtaining this type of coverage is to contact us. We will ask for a specific list of items to include. A list of smaller items that would not typically be named but still receive coverage will be included.

A thorough description and appraised value for each item will be needed.

Photographs of items are not required, but they are helpful to take and keep in a safe location. This will make it easier to identify and remember them if the need arises to file a claim in the future.

New property

When new and valuable items are acquired, be sure to update the policy. Purchase additional coverage if necessary. The same applies if valuables are sold or given away as gifts.

Be sure to let us know immediately to change the policy's details. In most cases, a person only has between 30 and 90 days to update a policy with newly acquired items. The time limit depends on the classification of the item or items.

If items are stolen, lost or broken before the time limit of notification, they are usually covered. There are exceptions, so talk to us if there are any doubts.

Loss settlements are handled differently, and the amount received depends on the type of item and its specified amount. In some cases, items will be replaced for their cash value. In other instances, items may be settled upon for the amount it would cost to replace them at the time of loss ❖

