



NEWSBLAST

Wildfire Preparations

Firefighters' Advice for Home Wildfire Protection

IF YOU live in an area that is at risk of wildfire, it's important that you have a plan in place to not only protect your home using your own resources, but also through cooperation from neighbors and working with local first responders to ensure they have access to your property.

The following are the latest tips that fire departments are recommending to homeowners living in high-risk areas. More insurers are requiring similar safeguards.

Optimize your roof and deck

Fire-proofing the exterior of your home is of utmost importance. You can do this by choosing Class A roofing material that is fire-resistant, such as:

- Asphalt shingles
- Metal roofing
- Clay or concrete tiles
- Slate tiles

If you have a wood shingle roof, the best option is to replace it. If you cannot afford to do that, consider treating it with fire-retardant coating and/or install a rooftop sprinkler system. If you have a wooden deck, you should do the same to it.

Regular maintenance and inspections are key to protecting your home:

- Check your roof regularly for missing, cracked or broken tiles and shingles, and repair as necessary.
- Caulk any cracks you find in your roof or siding.
- Keep the roof, gutters and deck clear of debris like dead leaves and pine needles.

Block ember entry points

One way homes catch fire is when embers enter the home or attic.

Eaves – The main objective of eaves protection is to stop fire from getting into the attic. If you have eaves with an exposed underside (where you can see the supporting wood), you can use noncombustible materials on the underside. Or you can box the underside to block off entry

points for embers.

Vents and other openings – Screen vents and other openings. Consider sealing them too.

Windows – Install dual-paned, tempered-glass windows that can stand up to high temperatures.

Create a defensible space

To protect your home, and more than likely comply with your homeowner's insurer's requirements, you need to create a defensible space of up to 100 feet around it. Fire safety regulations cover three zones around your home that will need different types of care:

Zone 1: 0 to 5 feet – Remove any flammable materials from this area, including furniture. If you have plants remove all dead material. Consider installing hard surfaces, such as a concrete walkway, or use noncombustible mulch products, such as rock.

Remove dead vegetation and implement a maintenance strategy to keep the 5-foot zone clear of dead plant materials. Remove anything stored underneath decks or porches.

Zone 2: 5 to 30 feet – Make sure to plant and maintain trees and shrubs in well-spaced clusters. Remove dead plants and tree branches. Maintain trees by allowing at least 18 feet between crowns. Prune tree branches

See 'Collaborate' on page 2



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Collaborate with Your Neighbors to Protect the Neighborhood

up to 12 feet (do not exceed one-third of the tree height).

Keep lawns mowed to a height of 4 inches. Pare back tree limbs that are closer than 10 feet from the house. Limit trees and shrubs to small clusters of a few each.

Zone 3: 30 feet and beyond – Plant and maintain trees and shrubs in well-spaced clusters. Remove dead plants and tree branches. Trees 30 to 60 feet from the home should have at least 12 feet between canopy tops, and 10 feet for homes 60 feet and further from the home. Prune lower tree branches. Remove dead plant, debris and tree material.

Ensure firefighter access

Make sure your house number is clearly marked for firefighters to see and that your driveway is wide enough to accommodate fire-

fighting equipment. If you have a long driveway or road, ensure that it's wide enough for a fire engine.

Work with your neighbors

Work with your neighbors to create a preparation and response plan for wildfires. You'll all be in it together if your neighborhood is threatened. Working with them will improve the chances of identifying and mitigating risks that may endanger your neighborhood ahead of a wildfire.

Resources

For more details of how to harden your home against wildfire, check out the wealth of information at the National Fire Protection Association's website. ❖

HOW TO PREPARE FOR AN EVACUATION IN ADVANCE



If a wildfire is approaching your home, the Association of California Insurance Companies and the Rocky Mountain Insurance Information Association recommend the following:

- Listen to authorities and pack up your essentials and move out as quickly as you can. After that, inform your insurer you've been asked to evacuate your home.
- If you have time before you evacuate, back your car into the garage, leave the key in the ignition, and close the garage door. Close windows and all doors inside and outside.
- Take down drapes and curtains.
- Place a ladder against the house front.
- If you have a combustible roof, wet it down or turn on roof sprinklers.
- Turn off the gas at the meter and the butane tank if you have one.
- Place fire-fighting tools, such as 100 feet of pre-connected garden hose, a shovel, a rake, a bucket, and containers filled with water, in an accessible place.
- Follow your family evacuation plan and have all family members meet at one previously agreed-upon location.
- Bring eye glasses, medicines or other important items, and prepare for your pet's needs, such as leashes and food.

Policyholders who lose their homes to wildfires are eligible for Additional Living Expense (ALE) coverage, which may reimburse you for increased living costs such as lodging, clothing, toiletries and other necessities.

Also, if you are evacuated for a period of time by state or local officials, and do not lose your home, you may be eligible for ALE reimbursement if authorities prevent you from returning to your home. ❖

ITEMS TO TAKE WITH YOU

- Social Security cards
- Driver's licenses
- Credit cards
- House deed
- Vehicle titles
- Marriage license
- Birth certificates
- Insurance policies
- Home inventory list/photos
- Health insurance cards
- Prescription medications
- Important personal information downloaded to disk
- Valuable jewelry
- Photographs
- Home videos
- Items with sentimental value
- One week's worth of clothing
- Pets, with ID tags, carriers and pet food



Collectible Cars

How to Insure Your Classic or Antique Vehicle

VINTAGE AND classic car collecting has been growing in recent years as more people accumulate wealth and millennials get into the action.

If you're in the market for a collectible vehicle, you'll want to make sure that you get the right kind of insurance for it as the standard auto policy may not provide the coverage you need in case you need to make a claim.

If you purchase a standard auto policy, you could be left paying significantly out of pocket if you have to make a claim.

That's because the standard personal auto insurance policy assumes that the vehicle will depreciate with each passing year.

If you have a vintage car, you'll want to make sure you secure insurance that can offer full coverage should the vehicle be damaged.

'Classic car' defined

How insurers define a "classic car":

- Most insurers require that your classic car has limited use.
- Some insurers require that you have a daily use vehicle as proof that you won't be tooling around in your classic every day.
- Some insurance policies may require that you store the vehicle in an enclosed and locked garage or storage facility.
- Some carriers will insure your classic as long as it's in good working condition.

The following vehicles could be eligible for classic car insurance (depending on the insurance company):

- Antiques
- Classic cars
- Classic military vehicles
- Classic tractors
- Customs
- Certain motorcycles and scooters
- Muscle cars
- Race cars

Coverage types

Classic car insurers will typically offer two types of coverage:

Agreed value – You and the insurer agree in advance on the value of the car and this is the amount the insurer would pay you for a total loss (minus any deductible you have).

This value is usually reached by having an appraisal supported by documentation. You may revisit this agreed value every year before your policy comes due if the vehicle's value has changed. Most people will choose this option as it does not consider depreciation.

Stated value – When applying for coverage, you tell the insurer how much the car is worth, with documentation. Your car will be insured for that amount, but if it is totaled, the insurer can choose to pay either stated or cash value of the vehicle, whichever is less. ❖

CLASSIC CAR COVERAGE SPECIFICS

Liability – This covers damage or injuries to third parties if you are at fault.

Collision and comprehensive insurance – This will pay for damage caused by accidents or other covered claims.

Uninsured motorist coverage – Like a typical auto policy, this covers your medical bills if someone without insurance hits you.

Policies may also offer the following as a rider to a classic car policy:

Cherished salvage coverage – This coverage allows you to keep a car that is a total loss and for which the insurance pays the claim in full.

Spare parts and automotive tools coverage – This will cover the costs of rare or expensive parts that are needed to repair your vehicle after a claim.

Vehicle under construction coverage – This special insurance option is designed to provide automatic regular increases in physical damage coverage for your classic or collector car as the work progresses.

Traveling coverage – This pays for expenses if you break down on a trip.

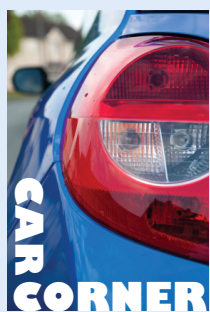
Auto show medical reimbursement – This coverage pays if someone gets hurt in or near your car at a show.

No-attendance coverage – This will pay for damage incurred at an auto event even if you're not around your car when the incident happens.

Spare parts coverage – This helps pay for replacement parts, which can be costly or hard to find on your own.



How Driver's License Points Work, Affect Premium



THE DEPARTMENT of Motor Vehicles uses a “point system” to rate driving records, starting each driver with a clean record. You accumulate points, essentially demerits, for every moving violation you are cited for.

Point systems vary state by state. While some states assess points to drivers that are at fault in an auto accident, others may not.

In California you are levied points as follows:

One point per minor moving violation that is

ticketed. You can also earn a point for issues involving certain vehicle mechanics or additional equipment, such as brake issues and child safety seat violations.

Two points for:

- Reckless driving
- Driving on a suspended or revoked license
- Hit-and-run accident
- Driving under the influence of drugs or alcohol

As you acquire points, you place yourself in danger of losing your driver's license. The DMV has the right to suspend or revoke your driving privileges if you accumulate a certain number of points over a set period of time.

- Four points within a 12-month period
- Six points in a 24-month period
- Eight points in a 36-month period

Should you be cited, look for the vehicle code violation number on the front of your ticket and contact the DMV. Be sure to ask the number of points, if any, the violation carries; how many points you already have; and how many points will result in a license suspension.

Each point can cause your premiums to increase by 20% to 30%.

Insurers will regularly review the driving records for all their customers. Most insurers will allow one moving violation every couple of years before they raise your premiums, but check with your insurer to determine their specific policy. If you accumulate too many points, you may be dropped by your insurer.

Can I avoid or remove points?

Time will clear your record of points logged against it. Here is a breakdown of how long each point infraction will remain on your driving record:

- One-point additions to a record are cleared after three years.
- Points for serious violations like DUI and hit-and-run incidents stay on for 10 years.
- Failure to appear in court for any traffic violation will remain on the driving record for five years.

You can contest the ticket, especially if your points are near suspension levels. Keep in mind that contesting the ticket is an iffy proposition in that avoiding the point will depend on your being successful.

The best way to avoid a point is paying the ticket and attending traffic school. You can attend traffic school once every 18 months, typically. But, in some circumstances, you can go before a judge to ask to attend a second time in an 18-month period.

You are required to take a minimum of eight hours of traffic school and must return your certificate of completion to the court by the required date. You will have to pay additional fees to the school as well – typically about \$20 to \$40, depending on the course.

Some traffic schools give you the basic information with a splash of humor to make it less boring, while others may require you to sit through eight hours of lecture and films on gruesome accidents. In any case, it shouldn't be too big a sacrifice when you consider the alternative of higher insurance premiums from the point(s) going on your record.

Insurers typically either avoid risk or charge exorbitant premiums to take it on. Having a number of moving violations is a strong indicator that you have habits that could lead to costly accidents and claims, and would therefore be a risk to insure.

Most insurers do understand that humans err occasionally, but you'll have the best chance at keeping your rates down by avoiding traffic violations altogether. ♦

