



**INTERWEST**  
INSURANCE SERVICES, LLC



## NEWSBLAST

### Your Safety

# Protecting Your Home and Family During Holidays

**A**S WE NEAR the end of the year, it's always good to take time out and take stock of the risks that seem to rise during the holiday season.

During the hustle and bustle, home robberies tend to increase, and more cyber criminals come out of the woodwork to take advantage of people who may not be paying as close attention to things as they usually do. On top of that, if you are hosting a holiday party you need to take steps to ensure that your guests don't have an accident.

Before the holidays get into full swing, make sure that you review your holiday plans, home and personal safety, as well as your coverages on your homeowner's or renter's insurance policy.

### Online criminals and scam artists

More and more people are becoming victims of cyber criminals, who are getting craftier at duping unsuspecting online shoppers.

Some tips to avoid getting scammed include:

- Make sure the website name is spelled correctly. Cyber criminals will often set up fake sites with an alternative spelling to the intended site but looks exactly like it. They set up these sites in hopes that some people will misspell the website URL and to phish for usernames, passwords and credit card information.
- Avoid any websites that do not end in .com or .org.
- Make sure the site protects data. Online store websites should start with "https," and not merely "http." The "s" denotes that the website has a secure socket layer, which uses encryption to protect your personal data.
- Don't click on shopping links in e-mails you receive. Cyber criminals have become adept and mimicking the look of e-mails from legitimate online retailers to phish for personal data.

### Safeguard your home

### Fire Danger

- Water live trees every few days to make sure they don't dry out and pose a fire hazard.
- Keep artificial trees away from live candles.
- Don't leave burning candles unattended.
- Don't overload extension cords or power strips and avoid placing cords under rugs.
- When cooking, don't leave burners unattended. Keep a fire extinguisher in the kitchen and if a pan catches fire, put a lid on it to smother the fire and turn the heat off immediately. Don't douse it with water, as that can create a larger fire hazard.

Also, home break-ins and burglaries and porch packet thefts surge during the holidays, so take precautions like:

- If you are going to travel for the holidays, put your inside and outside lights on timers and ask your neighbors to keep an eye out for suspicious activity.
- Lock doors and windows before leaving your home.
- Never leave anything of value out in plain sight.

See 'Booze' on page 2

**INTERWEST INSURANCE SERVICES**  
**Wishes You a Happy Holiday**



**INTERWEST**  
INSURANCE SERVICES, LLC

8950 Cal Center Dr., Bldg 3, Suite 200  
Sacramento, CA 95826

Phone: (800) 444-4134

Fax: (916) 979-7992

E-mail: newsletters@iwins.com

www.iwins.com

CA License No.: 0B01094





## How to Travel Safely with Your Pet

**I**F YOU are transporting a pet to the veterinarian, or bringing your critter on a road trip or to the dog park, you know that cars are not really designed for conveniently transporting them.

Also, if you are in an accident and your pet is injured, your auto policy will not cover their injuries, so it's important that you physically secure your pets before you drive. If your pet is not secured, it can

suffer serious injuries or death if you suddenly stop or are in an accident.

Some carmakers, including Subaru and Volvo, cater to animal lovers with special equipment packages. These save you the trouble of locating components separately, can be included in your financing, and are covered by the manufacturer warranty.

### Precautions before hitting the road with your furry friend

- Don't let your pet sit on your lap while you drive. It's distracting, and unsafe in case you have to stop suddenly.
- Do not leave your pet in a locked car when it's hot outside. Even warmer temperatures in the mid 80s can turn the inside of your car into an oven.
- Bring water. You can buy collapsible and spill-proof containers.
- Purchase mats and liners to protect carpets and make clean-up easier if they make a mess.
- Don't let your dog stick its face out the window as you drive.
- If you are planning a long trip, take your pet on a series of short drives first.
- Consider transporting your pet in a well-ventilated carrier. You can secure the crate so your pet is not thrown around if you stop suddenly.
- Use a safety harness. These have become popular in recent years.
- Stop every couple of hours to let your pet take a break and have some water if you are on a long trip.
- If you are traveling over state lines, bring along your pet's rabies vaccination record, as some states require this proof at certain interstate crossings. While this generally isn't a problem, it's always smart to be on the safe side. ❖

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## Don't Serve Too Much Booze at Your Holiday Party

### Hosting a party

#### Party Safety

- Keep an eye on guests and cut off anyone who seems intoxicated.
- Arrange for cabs or an Uber for guests who should not be driving.
- Keep areas well lit, especially if there is a pool or along walkways.
- Make sure your decorations don't create tripping hazards.
- If you're planning a holiday party, keep liability top of mind.

Source: Insurance Information Institute

### A final note

If you don't have a home inventory, create one. If you do, make sure it's up to date.

Take photos or videos of items like televisions, computers, jewelry and other expensive items and keep them along with your home inventory. The inventory should include each item of value and how much it is worth. Keep receipts if possible.

If your home is burglarized or there's fire damage, having a detailed list can help identify stolen or damaged objects and make claims easier to file. Also, if you are hosting a party, you should call us to ensure your liability coverage limits are sufficient. ❖



## Automotive Insurance

# Avoid Falling Victim to a Staged Car Crash Scam

**T**HE STAGED car accident scam is growing as perpetrators are getting craftier about entrapping unsuspecting motorists.

Scammers usually meticulously plan their staged car accidents, leaving nothing to chance. You may not even know it was staged, while witnesses may only catch a glimpse and think they saw something they didn't.

Here are some common scams:

### The T-bone

In this staged accident the scammer will wait for your car to proceed through an intersection and then floor it and T-bone your vehicle.

When police arrive, the scammer's helpers will claim you ran a red light or ran the stop sign.

### The wave

In this scenario, the scammer will see you are trying to switch lanes and they wave you ahead. But when you do switch lanes, they will accelerate and hit your car. Once police arrive to take the accident report, they'll lie and say you switched lanes when it was not safe to do so and they didn't have time to brake.

### Dual-turn sideswipe

In this set-up, you have to be in a dual left-turn lane on the inside and if you are close to the lane marker, the other driver will veer into you and claim you came out of your lane and hit them.

They may also have "witnesses" stationed at the intersection to back up their yarn.

### Stopping short

The scammer will slam on their brakes when your car is close behind so that you will crash into the rear of the vehicle.

### Swoop and stop

In this scenario, a car will suddenly pull in front of yours and stop. Another vehicle will simultaneously pull up alongside your car, preventing you from swerving to avoid an accident.

### Furthering the scams

Scammers and their "passengers" will often also claim injuries they didn't incur. They may also be in cahoots with shady doctors and chiropractors, who inflate their bills and over-treat.

These car crash scams can leave you paying for damages you didn't cause.

Even if your insurer covers the crash and the damage to your car, you will still be without your car for a time and dealing with insurance paperwork and the repair shop.

### How to avoid accident scams

One of the best ways to avoid being the victim of a fake accident claim is by exercising caution while driving.

Tailgating or failing to leave enough space between your vehicle and a vehicle ahead of you leaves you vulnerable to becoming the victim of a staged accident. All the driver ahead of you has to do is abruptly stop to cause you to crash into the rear of their vehicle.

If you believe you are being targeted by someone staging an accident, do not leave the scene. Call the police and let the officers who respond handle taking a report of the accident.

Keep a camera (if you don't have a smartphone), pen and paper in the car so that you can take photos and notes at the scene.

More motorists are also installing dash cams that turn on when the car starts and are constantly recording. These can be all the proof you need to refute the scammer's side of the story.

Take pics from every angle of the involved vehicles, with special focus on the damage. Also, capture on camera the license plate, as well as photos of the driver and all the passengers in the other vehicle.

Take down the following information:

- Driver license number.
- Vehicle registration information.
- Car insurance information.
- Name, address and phone number.
- The general height and weight (as well as the ethnicity) of the other car's driver and passengers.

When you report the accident to your car insurance company, you should tell them if you suspect a scam. ❖



## Seasonal Protection

# How to Protect Your Boat During the Winter

**N**OW THAT winter is nearly upon us, if you own a boat you have likely pulled your vessel out and parked her at home or some other dry dock.

While it's sad to think that you won't be back on your vessel until next year, you also need to ensure that you keep her primed and protected by properly preparing for winter. Improperly cared for boats can develop problems if they are exposed to the elements and harsh winter weather.

Before starting to winterize your vessel, you should read your owner's manual for the manufacturer's recommendations for keeping your boat protected during the colder months.

You can also follow these tips from the Oregon State Marine Board:

### Your boat

**Consider drydocking** – If possible, store your boat ashore for the winter. The bulkhead, keel and motor are the critical areas needing support. Cradles work best, but don't store your boat on a cradle that wasn't designed for the boat you have.

**Water storage tips** – If you store your boat in the water, close all through-hull fittings, gate valves and seacocks to keep the water out.

If water freezes, it expands and can break these important features. Also, plug any exhaust ports. Do not, however, close cockpit drains. Check on your boat occasionally to make sure lines are secure and the bilge remains dry.

**Cover her up** – Use a frame under the cover to prevent water from pooling or tearing the cover. Canvas is best because it breathes.

If you use plastic, make sure you leave vents in it to allow any moisture to escape. Allow for drainage if you're storing outside.

**Use antifreeze** – Add non-toxic antifreeze to water tanks, toilets and septic holding tanks. Never use engine antifreeze in a freshwater system.

**Remove all expensive stuff** – Remove any electronic equipment, important documents or other valuables. Marinas are rarely frequented in the winter, making them easy targets for thieves.

### Taking care of the engine

**Drain the cooling system and add antifreeze** – If you have an outboard engine, fill a large bucket or drum with enough antifreeze fluid to reach the water intake, then run the motor until it is warm. Use non-toxic antifreeze only.

**Disconnect the battery and store in a warm, dry place** – Remove the terminals and fully charge the battery. You can leave the charged battery in the boat or bring it inside and attach it to a maintainer.

If you have to leave it on board to operate an alarm or bilge pump, fill battery cells with distilled water and fully charge it so it doesn't freeze. Apply petroleum jelly to clean terminals to prevent corrosion.

**Drain and replace oil** – Drain and replace the engine, transmission and outdrive oil and replace gear oil in outdrives. Use internal oil fogger when the engine is warm to prevent corrosion.

**Fuel up** – Top off fuel tanks, leaving a little room for expansion. Add a fuel stabilizer.

**Protect the outdrives** – To keep water from collecting in outdrives; leave them in the down position.

### The ultimate protection

Make sure that you have proper insurance for your boat. A boat policy can help protect you against damage to your vessel, new boat replacement and liability for personal injury, property damage, or fuel spills.

Call us if you have questions about your coverage. ❖



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