



## NEWSBLAST

### Roadway Safety

# Pandemic Changes Driving Habits for the Worse

**T**HE CORONAVIRUS pandemic has made many of us work from home, wear masks in public and keep physically distant from others. A recent government study also indicates that it has made us worse drivers.

While Americans drove less after the pandemic was declared, they were more dangerous when they did drive, according to the National Highway Transportation Safety Administration.

The agency found that the number of people killed per 100 million vehicle miles traveled rose 18% in 2020. During the year's second quarter, the rate was even worse – 34% higher than 2019 levels.

### WHAT'S DRIVING THE TREND

**Unbuckled seat belts** – The percentage of drivers not using seat belts rose 30%, and the percentage of passengers not using them increased 66%.

The number of ejections from vehicles per 100 crashes was 1.5, up from 0.7 the year before.

**Speeding** – All those relatively uncongested roads inspired drivers to speed up. One study showed that median speeds in urban areas were up 22% from 2019. In rural areas, the differences between the fastest and slowest vehicles increased.

**Drunk driving** – Alcohol sales increased in 2020; during the summer months, they were around 20% higher than the year before. States where recreational marijuana is legal saw sales tax revenue jump by between 38% and 45%.

There were similar increases in the percentage of drivers testing positive for these substances. In the first four months of the pandemic, the percentage of alcohol-influenced drivers rose 30%; the rate for those with marijuana in their systems soared 57%.

### The other issue: distracted driving

To make matters worse, distracted driving remains an issue. LeithCars.com surveyed 1,021 people and found that most of them had confronted a driver about distractions.

### SOURCES OF DISTRACTED DRIVING CONFRONTATIONS

- Texting: 80%
- Internet browsing: 64%
- Grooming while driving: 63%
- Taking pictures and videos: 55%
- Reading while driving: 26%

Family and friends are not the only ones doing this.

The survey reported that 85% of respondents had experienced dangerous or distracted driving in taxis or ride-sharing vehicles.

Almost half had experienced excessive speed, 40% experienced weaving through traffic, and more than 30% reported drivers tailgating, talking on their phones or chatting too much.

See 'Insurance' on page 2



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## Auto Insurance

# Understanding Your Policy's Rental Car Coverage

**W**HEN YOUR car gets damaged in an accident or stolen, the repair or recovery cost is only part of the story.

Without another vehicle available, your only recourse may be to rent one. The good news is that your policy may already include coverage to defray the cost of a rental.

The standard personal auto policy includes a coverage called "transportation expenses." If you have purchased collision coverage on your car and that car is damaged in a collision, this coverage will pay for "temporary transportation expenses."

The same applies if you have purchased comprehensive coverage. If the car is damaged by something other than a collision, the policy will cover these expenses. Typically, policies pay about \$20 per day, up to a maximum of \$600. This coverage applies to a vehicle to which you do not ordinarily have access, such as a friend's car or a rental.

Time limitations apply. If your owned or borrowed car is stolen, coverage begins 48 hours after the theft and ends when you are able to use the vehicle again, or when the insurance company pays you for the loss.

If the cause of loss is something other than theft, the insurance pays the expenses incurred more than 24 hours after you lose use of the vehicle.

Finally, the insurance stops paying at the end of the period of time reasonably required to repair or replace the vehicle. ❖

## HOW IT WORKS

- John has both comprehensive and collision coverages on his sedan. A frayed wire in the engine catches fire, resulting in major damage to the car. The car is in the shop for 15 days, so he rents a replacement for \$35 per day. His insurance will pay \$20 per day, covering the expenses he incurs starting 48 hours later.
- Sue walks out of a store to find an empty space where her car should have been. She reports the theft to the police and her insurance company. The insurer will pay \$20 per day, starting 48 hours after she discovered the car missing.
- Dexter has no collision coverage on his car. A month later, a bee stings him while he's driving and he plows into a highway sign. The insurer will not cover his rental costs because he had not purchased collision coverage.

*NOTE: Not all auto insurance policies are the same. Some may pay more than \$20 per day for rental costs, but they will pay only if the insured vehicle is stolen. Others cover theft only and pay less than \$20. Check with us to find out what coverage you have. If it's not what you would like, ask the agent if you can purchase additional coverage.*



Continued from page 1

## Insurance Rates Can Rise 23% after Distracted Driving Ticket

Beside the physical dangers, distracted driving can hit people in the wallet.

One insurer estimated that auto insurance rates can rise up to 23% for drivers who receive a ticket for phone use. In some states, the increase can be almost triple that.

### The takeaway

The pandemic has been a difficult enough time for Americans by itself. Risky behaviors like these can only make it worse.

Drivers would do well to fasten their seat belts, slow down, drive sober – and keep their eyes on the road. ❖

## Investment Property

# Homeowner's Policy Won't Cover Vacation Rental

**I**F YOU'VE been insuring your vacation rental with a standard homeowner's policy, it likely won't be enough to cover the various types of damage that are inherent when renting out property.

And it also won't cover any injuries that your guests sustain on your property, or lost income should it be rendered unrentable for a period. What you need is vacation rental property insurance, which is like a homeowner's policy with added protection.

Even if you have a contract that requires guests to pay for damages, plus a deposit, if someone can't pay for damage, you may never be able to fully collect and you're on the hook.

### What you need to know

A standard homeowner's insurance policy will not provide coverage for business activities. Also, policy language will vary from insurance company to insurance company and from state to state. So, it's wise to give us a call about your options.

Usually, there are two alternatives:

- If the property is used mostly for short-term rentals of less than 30 days, then you may be able to purchase a special endorsement for your homeowner's policy from your insurer.
- If you rent on a more frequent basis, you may need to buy a business insurance policy for short-term vacation rentals.

The three main areas you'll want to insure are:

**Liability** – The biggest liability you'll face with a vacation rental is injury to your guests or damage to their property due to your alleged "negligence." Insurance would provide coverage for any injuries sustained by guests on your property that they blame

you for, and for costs if they file suit against you.

**Building and contents** – If one of your guests starts a kitchen fire that burns half the property down, this part of a policy will cover rebuilding of the structure and replacement and installation costs of contents damaged or destroyed.

**Rental income** – If your property is damaged and rendered unrentable for a period, a proper policy can also reimburse you for lost income during that time.

### Before securing a policy

Before you decide on a policy, take stock of your rental:

- Do you provide recreational items like bikes or a swimming pool? This increases your chances of a claim.
- What are the conditions around the property? Is the area prone to wildfires or other natural disasters?
- Hire an inspector to check piping and wiring to bird-dog any signs of wear that could lead to a leak or fire.

### If you also stay in your rental

If you insure your short-term rental as a business, you can also stay there since there are no standard occupancy restrictions on a business policy. This means the property is insured while you, your friends or family, and of course paying guests stay there.

If the short-term rental is also your primary residence, you can still purchase a vacation rental policy. In that case, the policy simply adds \$1,000,000 in personal liability and \$50,000 in loss of use to relocate in the event the property is being rebuilt.

This is very important if you don't carry a homeowner's policy elsewhere. ❖







## Homeowner's Issues

# Fix Deck Problems Before Someone Is Injured

**E**VERYONE LOVES to spend time on the deck with the family or entertaining. That's why you bought a house with a deck or you built one yourself.

Decks are part of the American way of life, but they require upkeep as they are subjected to the elements all year long from hot summer months and cold, rainy or snowy winter months, and everything in between. Collapses happen regularly and people are injured because the owners failed to maintain their deck.

Here are the main things you should look for to reduce the chances of a collapse or other incident.

### Splintering boards

Check your boards annually. The weather changes from the hot summer months to cold and harsh winters. Splintering decks can cause cuts and scrapes, splinters and tripping hazards. If you notice any splintering, you should remove the splinters and inspect to see if the entire board needs replacing.

### Handrails

Handrails can become less secure and wobbly over time. Warm weather expands the wood, leaving room for the nails and screws to become loose and move. When the cold weather comes and the boards contract, the nails may be in a slightly different position, which when summer comes will make the handrail even less stable.

If a handrail is wobbly or bending, it may be time to replace it.

### Stairs

Wear and tear and weather can loosen the stairs much like handrails, but there is an added danger if one stair collapses or becomes loose as they can pose tripping hazards. If stairs bend when you walk on them or there are splits or splinters in the wood, you should inspect the steps to see if they need replacing.

### Posts

The posts are potential access points for termites, wood-boring beetles or dry rot. Posts are the main support for your deck so it's imperative they remain free of infestation from pests, lest you want to risk the stability of your deck.

If the wood is splitting or decaying, you can check further by inserting a flathead screwdriver into the cracks or splits. If you can insert it and the wood feels spongy, you should call an inspector and replace as necessary.

### Protruding nails and screws

As mentioned in the handrail section, nails and screws can loosen and start working themselves out of their holes. If they start working their way out, they can protrude from the floor of your deck and cause snag and trip hazards. Not only that, but loose nails and screws can cause boards and support structures to become less stable.

### Prevention

**Inspection tip** – Get down on your hands and knees periodically and crawl around your deck, which will give you an excellent vantage point to see splinters, raised nails and other hazards that are hard to spot from an adult's perspective. Seeing the world from your pet's or child's point of view will help you spot problems before they become real dangers.

**Sealer and stain tips** – The best way to prevent wear and tear on your deck is by applying a coat of sealer annually. Sealers protect against moisture that causes rot and splitting, last one cycle of seasons and should be reapplied each year.

Also, if you have used stainers, paint-maker A.G. Williams recommends that if they are transparent or semi-transparent you apply a sealer on an annual basis. Solid stains, which are almost like paint, provide several years of protection and should be recoated every four or five years. ❖