



## NEWSBLAST

## Safety at Home

# Five Tips for a Safer 2021 for Your Family

**A**S WE RING in the New Year, one of your resolutions for 2021 should be to improve safety for you and your family.

There are many things we can all do better in terms of ensuring that we are safe and that our home and valuables are protected.

This year we offer up these five actions you can take to reduce the chances of one of your family members or a house guest getting hurt, and to see your possessions are well protected. Remember too that after the New Year, robbers are on the prowl, looking for opportunities to make off with the new stuff you got for Christmas.

## 1. Childproof your home, even for older kids

You can change the way you protect your kids in the home as they age.

**Babies and toddlers** – Install cabinet locks to prevent babies from getting into places with household chemicals and cleaners, or your liquor.

Install cordless blinds or curtains throughout your home to prevent choking.

**Young children** – With young children, make sure you have non-slip rugs in the bathroom.

Also, one common injury for the little ones is burns and scalds. Keep a close eye on your children whenever they are near things that can burn them like ovens and stoves, heaters, the fireplace and other appliances and products that may get hot, such as curling irons or hair straighteners.

**Pre-teens** – As the kids get older, subtler and unseen dangers await them, especially as most of them are using computers, smartphones or tablets to play games, socialize and surf the internet.

You may want to install parental controls on the computer and have a talk with your kids about sharing personal information – and also about talking to strangers online.

## 2. Keep your valuables safe

Home burglaries increase after the holidays, so if you have expensive jewelry, cash or other valuables you don't want to go missing, you should store them in a fireproof safe.

Other items you should consider storing in the safe include the deed to your home, wills, birth certificates, passports and any other important documents you don't want to lose.

The fireproof part is important since fires, floods and other disasters can damage or destroy those documents.

## 3. Close the garage door

Drive down most any neighborhood during the day and you are likely to see at least one house with the garage door open and nobody in sight.

By leaving your garage door open unattended you might as well hang a sign that says "Free stuff. Come and get it."

Also, if you are going to be away for any extended period of time, you should consider disabling your garage door.

## 4. Start a neighborhood watch

You may have nosy neighbors who annoy you, but they could suddenly become your best friend if they catch a stranger snooping around the outside of your house.

If you are concerned about the potential for break-ins, you can start by getting acquainted with your neighbors and encourage them to check in on each other and promise not to ignore alarms that go off, watch for strangers wandering and loitering in the neighborhood and notify one another of suspicious activity.

You can even make it formal by proposing a neighborhood watch program.

*See 'Older' on page 2*

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**WISHES YOU A HAPPY NEW YEAR**



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## Homeowner's Endorsements

# Five Coverages You May Not Know You Need

**W**HEN YOU own a home, you may have extenuating circumstances and/or own property that your insurance may not cover.

There are a number of extra coverage options you can add on to your policy, which are known as endorsements.

They are essentially riders that you purchase separately but tack on to your homeowner's coverage as a policy extension.

In fact, there may be risks in your home that you never thought of and that won't be covered by your homeowner's policy.

Here are five that you should be aware of, as recommended by the insurance trade publication *National Underwriter*.

### 'Additional Insured Residence Premises'

This endorsement is specifically for people who have an ownership interest in a property but don't live there.

This could come in handy if you are helping your adult children out when buying a home and you want to protect your part of the investment should the house be damaged or destroyed in a calamity.

### 'Other Members of Your Household'

This coverage is becoming important as more people cohabitate.

While you may own a house and live with a boyfriend or girlfriend (not a spouse) and consider them a member of the household, the insurance company would not consider them insured.

An "additional insured" cannot be a guest, household employee, tenant or boarder. Whomever you intend to cover must be identified by name on the endorsement.

### 'Other Structures Increased Limits'

Maybe you've built a new man cave – a small cottage in the back yard outfitted with a giant plasma TV, nice sound system and bar.

However, since it's a detached structure, your homeowner's policy will not likely cover the entirety of the loss, should it burn down or suffer some other damage or theft.

Besides sheds and your man cave, "other structures" can also include gazebos, patios, barbecue pits, swing sets and other items in your backyard.

Under the typical homeowner's policy, other structures are covered at 10% of the policy limits. So if your home is insured for \$200,000, your other structures would be insured for 10% of that – \$20,000.

If you've got pricey stuff in your backyard, you may want extra coverage.

### 'Mechanical Breakdown'

This endorsement was only issued for the first time in 2014 and it covers the mechanical failure of household appliances like: central air conditioning, central vacuums, chairlifts and elevators, electric vehicle charging stations, heating systems, including water heaters, home automation and security systems, saunas, hot tubs, therapeutic baths, swimming pool pumps and filtration systems, stoves, wall ovens, refrigerators, well-water pumps, and sump pumps.

The basic limit is \$5,000, but you can buy higher limits.

### 'Water Back-up, Sump Discharge/Overflow'

While your policy will cover damage from a sump pump back-up or overflow, it won't cover the cost of a sump pump that breaks down. This endorsement will cover that. ❖



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## Older Kids Should Have Easy Access to Emergency Details

### 5. Keep emergency numbers by all phones

If your older kids are home alone, you should make it easy for them to react if there is an emergency. Make sure they have easy access to this information:

- 911 for emergencies.

- 1-800-222-1222 for the Poison Control Center.
- The numbers for a pediatrician, police, fire department, emergency medical services and a neighbor.
- Your home address, so that caregivers and children can easily tell emergency personnel how to locate the home. ❖



# Fender-Benders – Your Guide to Minor Accidents

**I**T CAN EASILY happen ... you misjudge the space when making a turn in close traffic or in a parking lot and you tap another car's rear bumper. The other driver gets out of his car and appears unhurt. He inspects the bumper and says "Let's just forget about it."

You agree and go on your merry way.

A few weeks later, however, your insurance company informs you that the man is suing you for lost wages, neck injuries and pain and suffering.

Where did you go wrong? The so-called accident was only a tiny tap that barely scratched paint. There couldn't have been an injury, as your terrified daughter tells your insurance company's attorney.

There are things you could have done to avoid this mess. Fender-benders – or even smaller collisions – don't have to spiral out of control like this if you take the appropriate precautions and steps.

Your first thought might be to call the police. But in some jurisdictions, the police will not respond unless there are injuries. In California, an accident without injuries and less than \$1,000 damage means you don't need to call the police to the scene. You can file a report later.

By taking the steps below you can protect yourself from false claims and help your insurance company reach the best decisions after an accident:

## 1. Follow the law

That means always carrying your driver's license, registration and insurance information. Be sure it is with all family drivers at all times.

## 2. Take pictures

Photos can later help show whether any repair estimates were inflated, or whether the force of contact was likely to cause injuries that might later be claimed by the other driver or passengers.

Most phones have cameras now, so you don't need to be toting a camera with you.

Also, take pictures of all the occupants of the other car, preferably while they are still in the vehicle – or at least while they are all still at the scene.

This can also thwart a fraud scheme called 'jump ins.' In an attempt to get a bigger settlement, people known to the claimant come forward and say they were also in the car and also suffered injuries.



Take pictures of the site of the accident. Having photos of the cars on location can help you make your own case to the claims adjuster.

Write down the specifics of the location as well, for example:

"The southwest corner of Bank and Broad streets, about three car lengths before the mailbox."

## 3. Get witnesses' information

If there are witnesses, get their names and addresses. Some may be reluctant; be persistent within reason.

## 4. Exchange information

Exchange information with the other driver. This information includes:

- Name
- Address
- Phone number
- Driver's license number
- Name of the other driver's insurance company
- Policy number
- License plate number



## 5. Get additional details

If the driver is not the person named on the insurance card, find out and write down what the relationship is between the driver and that person; family, friend, employee. Write down the policyholder's name, address and phone information, as well.

Finally, write down a complete description of the other car, including year, make, model and color.

Under no circumstances tell the other driver, "It was all my fault," even if you think it was.

Remember, there are people who stage accidents for the payoff, and you could have been positioned so that there was nothing else you could do. Even if it was a bona fide accident, let the experts determine blame – or lack thereof – when they work out the insurance compensation. ❖

## DUI Risk

# Medical, Recreational Marijuana Laws and Driving

**W**ITH MORE states moving to legalize marijuana through ballot measures, and even more having medicinal marijuana laws on the books, many people may be confused about the legality of driving after using pot.

While all states have laws prohibiting driving under the influence of alcohol or drugs, many people who live in states with medical marijuana laws think it's okay to get behind the wheel after using pot.

But the truth is that no state that has legalized recreational marijuana use or medical marijuana permits people to drive under the influence. Just as alcohol is legal but driving drunk or with an open container is not, the same holds true for marijuana in states where it is legal – or at least legal for medicinal use.

Despite the increasingly legal use of cannabis in many states, police still don't have the equivalent of a reliable alcohol breathalyzer or blood test – a chemically based way of estimating what the drug is doing in the brain.

Though a blood test exists that can detect some of marijuana's components, there is no widely accepted, standardized amount in the breath or blood that gives police or courts, or anyone else, a good sense of who is impaired.

Using blood, breath or urine tests to determine whether a person is under the influence of pot is a flawed system, as blood and urine tests are often unable to determine whether marijuana was consumed within the last few hours or days or before.

Also, because of the lack of ability to define "legal limit" with marijuana and guidelines as to what level of THC (tetrahydrocannabinol) in the bloodstream leads to impairment, most convictions are based on using police observations of "intoxication" and some type of test.

That's why police will need to show a "substantial" or "significant" effect from the substance ingested. Evidence of impairment usually comes from the arresting officer's observations of things like:

- Failing a field sobriety test,
- Slurred speech,
- Unusual behavior, and
- Bad driving.

For individuals suspected of being under the influence, the next step would be a blood, breath or urine test to determine whether they actually were.

### Effect on insurance

Like for drunk driving, your auto insurance rates would likely rise if you are convicted of driving under the influence of marijuana.

*Nerdwallet.com* in 2018 conducted a survey of all states to gauge how much the annual premium increases on average if someone is convicted of a marijuana DUI.

The lowest average rate increase was in Ohio with \$336 per year, and California had the highest average rate hike of \$1,500 per year.

Higher auto insurance rates are just one of the costs drivers face if charged with a marijuana DUI moving violation.

Those convicted of driving high could also have to pay steep legal and court fines, drug-treatment program costs and a driver's license reinstatement fee, among other penalties. All told, a single DUI could mean thousands of dollars down the drain. ❖

