



INTERWEST
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NEWSBLAST

Seasonal Driving

How to Drive Safely in the Rain

AS AUTUMN hits its stride, it's bringing showers and that means the roads become slick and dangerous, particularly if there is flooding accompanying the rain.

When it rains, the number of auto accidents increases, even when rainfall is light. Any time the roadways are wet, there's a higher risk of being involved in an injury-causing accident. But, you can take steps to reduce the risk of accidents by planning ahead and knowing what to do when driving in poor weather.

Before hitting the road

Check tire pressure regularly, replace windshield wipers annually – Low pressure in your tires will make it harder for you to maintain control on the road, and worn windshield wipers can make it difficult to see. In addition, worn tires don't grip the road well, increasing your risk of an accident in the rain. Regularly check the condition of your tires and wipers and replace as needed.

Plan ahead – Before you hit the road in the rain, check the weather forecast. Check for predictions of heavy downpours. Another risk is if it rained the night before and then the temperatures dipped below zero, creating icy roads. If you're heading out on heavy rain days when there could be some local flooding, so check online Department of Transportation maps for possible road closures.

Make the right choice – Also, if it's raining heavily with strong winds, the best option is to postpone your trip if possible. The safest option is not to drive in the rain unless you must.

Driving in the rain takes patience and attention. If you follow the tips to the right, you can reduce your chances of a crash. ❖

Driving in the Rain

Turn on your headlights. This way other drivers see you and you see better as well.

Turn on the radio. If you are on a road trip in the rain, keep your radio on stations that air regular weather updates.

Brake and start slowly. Pressing on the accelerator or the brakes too quickly can cause the tires to lose traction.

Avoid puddles. Do not drive through large puddles that cover most of the street. The road underneath may have been washed out. The safe thing to do is stop and turn around.

Ease up. Motorists should drive slower than the posted speed limit. Take it especially slow in heavy traffic and curves.

Keep a safe distance. Give yourself time to brake. Typically, you should be following the vehicle in front by three seconds. Make it five seconds in the rain.

No cruise control. Don't use this function in the rain as it's harder to detect whether the vehicle is hydroplaning.

Pull over if it gets bad. If you encounter heavy rain where even your windshield wipers can't keep up, pull over in a safe place (not the side of the road) and wait until the downpour gets less severe.



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

Fire Prevention

Do You Have the Right Fire Extinguishers?

CONSIDERING THE cost, frequency and loss of life related to residential fires, it's important for homeowners to have loss control measures in place.

When properly selected, placed and maintained, a fire extinguisher can be a powerful tool to prevent severe fire loss. The best thing is that a fire extinguisher is a relatively cheap investment, as prices start at around \$20.

It's important to become familiar with the different classes of fire extinguishers. There are five classes, with each class based on what type of fire the equipment is capable of extinguishing.

Below are the five classes of fire extinguishers and what they do.

Class A Fire Extinguishers

Color - **green**

Geometric symbol - triangle

Picture - burning garbage can and woodpile

This class of fire extinguisher is intended to be used on ordinary solid combustibles. These types of fires might involve cloth, wood, rubber, paper or certain types of plastic.



Class B Fire Extinguishers

Color - **red**

Geometric symbol - square

Picture - container of fuel and burning puddle

This class of fire extinguisher is intended to be used on flammable liquids and gasses. These types of fires might involve lacquers, gasoline, alcohol, diesel oil, oil-based paints or flammable gas.



Class C Fire Extinguishers

Color - **blue**

Geometric symbol - circle

Picture - burning outlet and electric cord plug

This class of extinguisher is intended to be used on electrical equipment. It can be used for fires that involve an appliance, electrical wiring, circuit breaker or electrical outlet.



Class D Fire Extinguishers

Color - **yellow**

Geometric symbol - star or decagon

Picture - burning bearing and gear

This class of fire extinguisher is intended to be used on combustible metals. These fires might involve magnesium, potassium, sodium or titanium. It's important to note that some Class D fire extinguishers will work on multiple metal types, but others are metal-specific.



Class K Fire Extinguishers

Color - **black**

Geometric symbol - hexagon

Picture - burning pan

This class of fire extinguisher is intended to be used on combustible cooking fires. It can be used to put out fires from cooking oils and fats.



Extinguisher tips

- Fire extinguishers are important fire protection tools. However, it's vital to know the fire type and extinguisher class before attempting usage. Using the wrong extinguisher on the wrong fire can make the fire worse and cause life-threatening injury.
- It's extremely important for all members of the household, babysitters, housekeepers and any other potential user to know how to safely and correctly use the fire extinguisher. Since most will not be using an extinguisher on a regular basis, it's also important to periodically review the instructions.
- Because fires may often involve a combination of elements, most fire protection experts recommend a fire extinguisher with an ABC rating.
- Fire protection experts recommend that a medium-sized fire extinguisher be placed in the kitchen and garage. An extinguisher should also be placed on each additional floor of the home.
- All extinguishers should be inspected annually and maintained by a professional fire equipment supplier. If not properly maintained, your unit might not discharge when needed. There's also the risk of it rupturing when pressurized, which can result in serious injury.
- Having fire extinguishers in the home may reduce the cost of home insurance. Contact us find out if a discount for fire loss prevention measures is offered.

The takeaway

Fire extinguishers are vital protection against fire loss in your home, but they must be properly selected, placed and maintained. Also make sure you have the right extinguishers on hand. ❖

Homeowner's Insurance

Proof-of-Loss Form Critical to Filing a Damage Claim

IF YOU EVER have to file a homeowner's insurance claim, you'll likely be asked to fill out a sworn proof-of-loss document – and it's vital that you do this.

Two court decisions illustrate the importance of filing a sworn proof-of-loss document with your insurer to support a homeowners' claim.

In one case, *James Durall, Jr. vs. Home-owners Insurance Company*, the Michigan Court of Appeals recently ruled that a homeowner who had suffered a total fire loss was not entitled to coverage because he had failed to submit a sworn statement of proof of loss within 60 days of the claim.

In that case, a fire destroyed the home during the night of Oct. 31.

After Durall reported the claim to his insurance company, he received a letter from Home-owners Insurance Co. instructing him to review the terms of his policy and stating that he had to file a sworn statement in proof of loss as a result of the fire by Dec. 31. Yet Durall didn't file the proof of loss – through an attorney – until March 26 of the following year.

In the second case, *Richard Palkimas vs. State Farm Fire and Casualty Company*, the Connecticut Court of Appeals decided in favor of the insurer on similar grounds.

Palkimas had a homeowner's insurance policy when his property was damaged in September because contractors working on his home had used a toilet that had been blocked off, "resulting in a build-up of sewage and the breaking and rupturing of a sanitary pipe, as well as the spreading of sewage and fecal matter throughout the home."

In January the following year, while attempting to repair the damaged sanitary pipe, the plaintiff discovered that "freezing temperatures caused substantial damage to [his] home, including fracturing of the plaster walls and building structure."

Palkimas filed claims for the two losses, but never filed a proof of loss for those claims.

The insurer denied coverage for both claimed losses and damages, citing the plaintiff's failure to submit a proof of loss as required under the policy.

The state appeals court upheld a lower court's decision to throw the case out based on his failure to submit the proof of loss.

The lesson

Every homeowner's policy requires the insured to sign and file a sworn statement in proof of loss, usually no later than 60 days of the time of the loss.

If you fail to file a proof of loss as required by the policy, you essentially give up the right to sue your insurer for the claim if they refuse to pay. ❖

Claims-filing tips

- While many times the insurer will send the proof-of-loss form to the insured after a loss, you should not rely on them to do so. Regardless of whether or not the insurer sends the form, you will be bound to the language in the policy that requires the submission of the proof of loss within the 60-day time period.
- If you don't receive a proof of loss form, ask for one.
- If you request an extension, do not assume it has been granted unless the insurer agrees to it in writing. It is routine for insurers to agree to such extensions.
- Read your policy carefully. Courts continue to reaffirm the requirement that an insured is obligated to read their insurance policy and raise any questions within a reasonable period of time. However, the fact remains that many policyholders never read their policies and, even if they do, may not understand what they are reading or what questions to ask.
- Make sure you are thorough when filling out your proof-of-loss form. Remember that these forms are sworn statements and information that is inaccurate can provide a reason for the insurer to deny coverage due to a material misrepresentation.



Getting your House Ready for Winter



IF YOU LIVE in a region that doesn't get snow in the winter, you still need to take steps to prepare your home in advance as cold winds and rains can wreak havoc on your home.

Before winter sets in, check your home to ensure it can withstand harsh weather. Follow a top-down approach when conducting your inspection and make repairs as necessary.

What to check

Trees – Start by inspecting and trimming any large trees near your home. During stormy weather, tree branches and leaves can cause all sorts of problems, including roof damage and clogged gutters.

Next, check the proximity between tree limbs and your roof. You should pare back any tree limbs hanging over your house in case they break in a storm and cause damage. Trim all limbs 3 to 6 feet from the roofline.

Check the health of your trees. If they are unkempt or overgrown, it might be time to have them professionally serviced.

Roof – Start by taking a good look at your roof. Inspect it for cracked or missing shingles, worn patches on shingles, missing or damaged flashing, and any other conditions that might permit water to leak through.

If your shingles look worn and weathered, bend the corner of a tile. If it breaks, it is time for a new roof.

Gutters – Next hit your gutters. Remove all leaves and other debris to allow water to flow freely.

If your gutters are clogged, they will fill with rainwater or melting snow and can easily overflow, which can cause basement flooding and water damage to siding, windows and doors.

Siding and weather stripping – Next, check the siding for cracks, damage and separations between the individual siding boards. Seal any empty spots with a caulking compound.

Also inspect your weather stripping around doors and windows for damage or wear and replace as needed.

Fix unsealed gaps around your eaves (the parts of your roof that hang out over the walls). Unsealed eaves can provide easy access for pests, so check these and seal them as needed.

The heater – Before the cold weather sets in, call your heating contractor to clean or replace the filter, brush and vacuum the blower blades, repair any leaks around the air ducts and vacuum the chimney.

Check the paint – Besides making your home look nice, paint seals the wood siding against moisture.

Take the time to walk around your home and look for flaking or peeling paint and touch up any areas that look deteriorated. If the paint is in poor overall condition, schedule a professional repainting job before winter.

Window tracks – Most windows slide on a track, outside of which are small “weep holes” that allow rainwater to drain out.

If these weep holes are plugged up with dirt, the track is susceptible to filling with water during heavy rains. To prevent water damage, thoroughly clean all window tracks before the rainy season.

Exterior lighting – Before winter sets in, test your porch light, security lights, path lighting and any other outdoor lighting elements. This prevents slips, trips and falls due to poor visibility at a time when walkways may get wet from rain and occasionally freeze at night. ❖

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