



NEWSBLAST

Wedding Insurance

A Low-Cost Answer to All That Can Go Wrong

PLANNING A WEDDING is stressful enough in itself for many to even consider all of the things that can go wrong, like the bride or groom falling or uncooperative weather that can ruin the special day.

The average cost of a wedding is \$25,000, so there's a lot at stake if something goes wrong. You can cover the associated risks with wedding insurance, which covers almost anything that can go awry, like:

Venue problems

Disasters and fires have put the kybosh on many a wedding. If a fire or flood, for example, shuts your venue, wedding insurance would cover the cost of cancelling the wedding. Insurance covers rescheduling the wedding and the cost of items such as flowers, rentals and the reception.

Weather

Insurance will also cover the cost of cancelling if weather prevents a member of the wedding party or a large amount of guests from getting to the wedding.

Vendor issues

The policy will cover you for vendors that don't fulfill their end of the contract. This includes no-shows that require the wedding to be cancelled. It also covers the losses to your photographer if his bag is stolen at the wedding. The insurance covers lost deposits to the costs of reshooting photos after a wedding.

Property damage

Stuff sometimes breaks at weddings, especially at raucous receptions. Guests sometimes do stupid stuff after they've been drinking. If the facility's furnishings are damaged in the course of your wedding, the insurance will cover it.

Illness

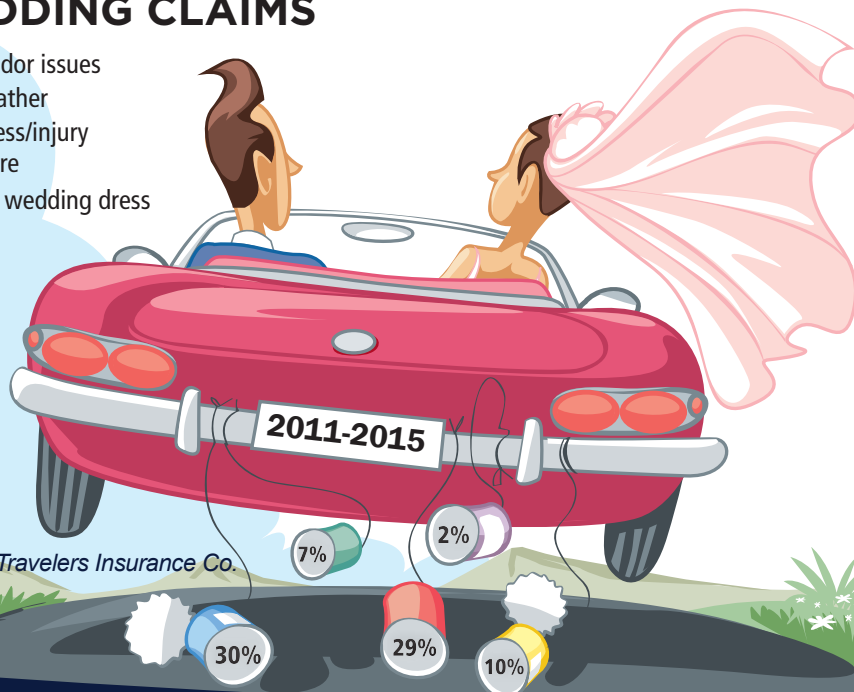
If one of the wedding party or a parent of the bride or groom is injured or falls ill to the point that they can't attend the wedding and the event has to be cancelled, wedding insurance would have your back. This would fall under the event cancellation portion of the policy.

The wedding dress

The policy would also cover associated costs if the wedding dress is damaged prior to the wedding and you have to scramble to replace, fix or clean it. ❖

WEDDING CLAIMS

- Vendor issues
- Weather
- Illness/injury
- Attire
- The wedding dress



Source: Travelers Insurance Co.

Cost of coverage

Premium can run from \$95 to more than \$500.

We recommend buying enough coverage to meet the costs of cancelling or rescheduling.



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Home Security

This Isn't Your Grandpa's Home Alarm System

HOME SECURITY alarms have come a long way over the past decade thanks to WiFi, Bluetooth and smartphone technology.

These security systems allow you to monitor your home remotely and receive messages if a sensor detects motion or it hears glass breaking. Many of the systems are also hooked up to cameras that you can place inside and outside your home to check in and monitor anytime you are away.

Also, some security systems function in conjunction with home automation systems that can perform a myriad of tasks, like dimming lights and reminding you if you left the garage door open.

Most modern systems use sensors that are controlled using a touch-screen panel or a smartphone app. And most systems let you link an Amazon Alexa device so you can give voice commands.

Modern Security System Features

- A control hub that communicates with the sensors, you and any central monitoring system run by the manufacturer.
- A keypad that is usually mounted on the wall that controls the system.
- A smartphone app that controls the system.
- Contact sensors, which are placed in various potential break-in points around your house, like sliding doors, doors and windows. If a door or window is opened, the hub is notified and can in turn notify you.
- Motion sensors that can detect movement in the house when the system is armed.
- Glass-break sensors that can alert you and sound the alarm if they detect the sound of breaking glass.
- A siren that will go off if a sensor is tripped when the alarm is armed.
- Cameras that can be placed outside your home and inside, which either record video continuously or only when they detect motion. There are also doorbell cameras that allow you to talk to someone at the door even if you are not home.

Smart home

Some security systems use Z-Wave technology, which can also connect to a number of smart home features that are separate from home security.

Using Z-Wave technology security, you can remotely control garage door openers, locks, video surveillance and dimming switches – all in one complete system. Most manufacturers of lighting systems, locks and garage door openers now offer products that are Z-Wave compatible.

These are often in the form of a switch that you can install in place of a standard switch. Once installed you can link it to your hub, which manages all of your synched devices. The types of smart devices that can be linked include:

- Thermostats that can turn on the heat or air conditioning when you're on the way home.
- Lights, including dimmer switches.
- Smart locks.
- Smoke detectors.
- Monitors that alert if something goes wrong, such as forgetting to close the garage door.
- Cameras that let you see what's going on inside and outside your home.

The hub can be accessed using an app on your smartphone or using an Alexa device like an Echo Dot.

Insurance bonus

If you have a smart home security system in place, it can not only provide you with peace of mind, but you may also qualify for a discount on your homeowner's insurance.

Most insurance companies offer discounts for security systems that are centrally monitored by a third party: typically, the company that installs and maintains the equipment.

Discounts will vary from insurer to insurer and depend on what kind of system you have in place. ❖





Road Safety

Drowsy Driving Classified as Impaired Driving

THE NATIONAL Highway Traffic Safety Administration classifies drowsy driving as “impaired” driving, putting it in the same category as driving under the influence of drugs or alcohol.

The dangers of drowsy driving are real and the NHTSA estimates that it contributed to the deaths of 5,000 Americans last year. Drowsy-driving accidents cost an estimated \$109 billion a year in non-property damages, according to the Governors’ Highway Safety Administration.

These statistics are an important reminder of the dangers of drowsy driving, but also the need for motorists to recognize the signs.

While reports differ on the percentage of accidents caused by drowsy driving, safety officials across the nation agree that the problem is growing and must be addressed more aggressively.

Who is most susceptible?

According to the GHSA, teens and young adults cause more than 50% of drowsy-driving accidents each year.

Also, people who work irregular, long or late shifts are more likely to be in these accidents. More than 40 million Americans have sleep disorders, and they are also at a higher risk of causing an accident.

Whether fatigue is caused by sleep restriction due to a new baby waking every couple of hours, a late or long shift at work, hanging out late with friends, or a long and monotonous drive for the holidays – the negative outcomes can be the same.

Being able to recognize the signs of drowsiness is important.

Drowsiness can be more than just the eyelids feeling heavy. People may not even realize that their reactions are impaired when they lose a few hours of sleep each night.

Top Warning Signs of Drowsy Driving

- Difficulty focusing on the road, and blinking frequently.
- Difficulty remembering the past few miles driven or missing important signs and exits.
- Continual daydreaming or wandering thoughts.
- Repeatedly yawning or feeling the need to rub the eyes.
- Drifting out of the lane, getting too close to other vehicles or hitting a shoulder strip.
- Feeling irritable, becoming restless or having difficulty keeping the head up.

Prevention

The NHTSA recommends the following to avoid drowsy driving:

- Get adequate sleep on a daily basis (ideally seven to eight hours of sleep per night).
- Before the start of a long family car trip, get a good night’s sleep.
- Advise your teens to delay driving until they’re well-rested.
- Avoid drinking any alcohol before driving. Consumption of alcohol interacts with sleepiness to increase drowsiness and impairment.
- Always check your prescription and over-the-counter medication labels to see if drowsiness could result from their use.
- Avoid driving during the peak sleepiness periods (midnight – 6 a.m. and late afternoon). If you must drive during these periods, stay vigilant for signs of drowsiness. ❖

Determining Who Is at Fault in a Car Accident



DETERMINING WHO is legally responsible in an auto accident requires identifying who the negligent party is.

In most cases, common sense can be used to determine fault, but often drivers do not know exactly which laws were broken by the at-fault party. This makes it more difficult to prove a case to an insurer when making a claim.

There are a few places to look for this supportive information.

Police reports

If you or the other party called the police or 911 after the accident to report injuries, there will be a police report.

If that's the case, you can contact your local law enforcement traffic division to ask for a copy of the report.

Many police reports contain a responding officer's opinion about who was at fault. If one party clearly violated any laws, the officer will write that in the report.

Typically, any mention of the other party breaking traffic laws will be enough to sway your insurer that you were not at fault.

State laws

As backup, you can search your state traffic laws to find out if the other party violated the law.

You can often find information on the DMV website, or you can get a copy of the driver handbook that will typically outline most instances of traffic violations. The handbooks include language that is written in laymen's terms so they are easy to understand.

Law school libraries and local public libraries may have more detailed versions of these codes.

No-doubt liability

In some accidents, the other driver is almost always considered at fault.

For example, if another motorist hits the back of your car, the insurance company will typically consider them at fault because it is most likely they were either following too closely or failed to react in time when you put on your brakes.

One of the basic rules of the road in every state is that a driver should follow the vehicle ahead at a safe enough distance to be able to stop even if the other person brakes suddenly.

Also, damage is easy to prove with a rear-end accident. One driver's vehicle will be damaged on the front end, and the other driver's vehicle will have damage to the rear.

That said, for drivers who are rear-ended, there are still a few situations where their carelessness is a contributing factor to the accident.

If the insurance company investigates the claim and finds that your brake lights were out, this could reduce the amount of compensation you receive and you could be considered at fault.

Your compensation may also be reduced if you ignored mechanical issues that should have been fixed and were a contributing factor to the accident. ❖

Left-hand turn violation

A motorist who makes a left turn and is struck by a vehicle on the other side of the road that is going straight in the opposite direction is an at-fault driver unless:

- They were making the left turn at a green turn light.
- They were at a four-way stop and had the right of way.
- The oncoming vehicle was greatly exceeding the speed limit, which made it difficult for you to judge how fast they were coming towards you.

Also, the turning driver will have damage on the side of the vehicle, and the oncoming vehicle will have damage to the front end or the side if the turning driver tried to swerve. ❖

