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NEWSBLAST

Home Security

Keeping Your House Safe While Away on Vacation

MANY AMERICANS take a vacation during the summer, heading out of town, often a few hundred miles away – or sometimes further afield. While you are away, your home will likely be sitting empty and that could be a target for thieves. But there are precautions you can take to thwart them.

Buy a home security system

A home security system is probably the very best way to protect your home, aside from having someone stay there while you are gone. There are a number of systems and services on the market, so you should take your time to figure out which one best suits your needs and budget.

Keep quiet about your plans

While you may find it hard to resist the urge to tell all of your contacts on social media that you are heading off on an exotic holiday, you should not announce your plans – and should also refrain from providing daily updates and selfies of your adventures. It won't hurt you to post that information when you return.

While you likely don't have to worry about your friends and family robbing your home, criminals online may lurk among your friends' contacts.

Remind your children to also refrain from posting their activity on social media.

Make your home look lived in

Make your home look occupied by:

- Installing timer switches on a few lights and even your TV, so that they turn on and off at certain times.
- If you park your car outside your home, ask a friend to periodically back out and park it differently to make it seem like someone has driven the car.
- If there's a swimming pool, keep the water in it circulating.
- Don't cancel your lawn service and make sure to keep your automatic sprinklers going on their timers.
- Ask the post office to put a hold on delivering mail.

Additional security measures

- Make sure all windows and doors are security locked.
- Put in a secondary blocking device on sliding doors and windows so that they can't be opened if a burglar successfully unlocks them.
- Install exterior security lights with motion sensors that turn on when someone approaches the house.
- If you have a security system in place, call the security company to let them know you'll be gone.

If you want to go even further in protecting your home, you can:

- Disconnect the garage door opener and lock it manually.

- Move valuables like expensive jewelry to your bank safety deposit box or a home safe.
- Move any valuable furnishings out of sight from anyone peering through your windows. ❖



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Watercraft Coverage

Understanding Your Boat Insurance Policy

IF YOU HAVE a boat or are considering buying one, you should understand your insurance obligations and what is permitted under your coverage.

Owning a boat opens you up to a whole new set of liabilities, particularly property damage to a third party or physical injury to someone else.

Policies also include a number of exclusions that you need to be aware of so that you are not caught in a situation where you may not be covered.

In this article we look at a number of insurance, risk and liability issues that can arise when you own a boat.

Understand where you can go

Most personal boat policies include geographical limitations on where you can take your vessel. If you stray out of this area, the insurance company may deny your claim if you have an accident outside your permitted zone of operation.

You should study your policy to make sure that it covers the areas that you will be boating in and, if the policy is too restrictive, you can work with us to negotiate with your insurer to expand your navigational limitations.

Alcohol

Like drunken driving, drunken boating is a criminal offense. For many people boating and having a few drinks go together, but your judgment is impaired when navigating a boat just as it is when you are driving a car.

All states have laws on drunken boating, and for good reason: According to the U.S. Coast Guard, 767 Americans died as a result of boating accidents in 2020 and 3,191 people were

injured in 2020. Alcohol use and driver inattention are the top causes of boating accidents.

Uninsured-boater coverage

Like most states, California does not require boat owners to carry liability insurance. That's why it's important that you make sure that you and your occupants are covered in case an uninsured boater smacks into your vessel.

Uninsured-boater coverage protects owners from potential liabilities for bodily injury to your passengers. If there is damage to your boat, it will be covered by the property portion of your policy.

Understand policy exclusions

When shopping with us for a boat policy, you should be clear about how you will use the boat and all of the specifics of your vessel. For example, if you plan to use it to pull wakeboarders or waterskiers, you need to tell us. In some cases, these activities may not be covered under your policy.

Also, if you are involved in more than leisurely activities, like competition in the above activities or scuba diving, any injuries or damage sustained may not be covered.

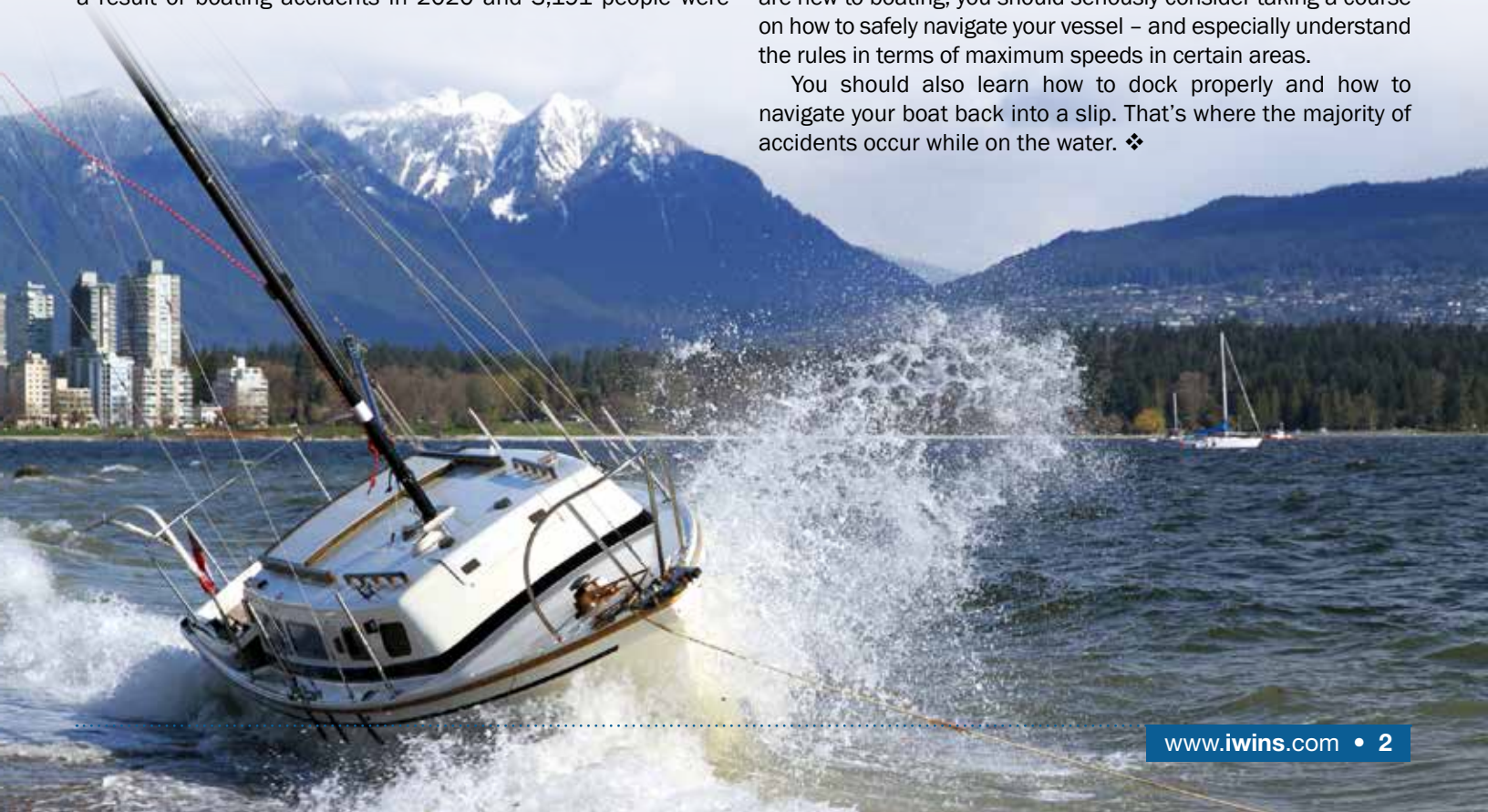
And if you want to help another boater in distress, your policy will likely not cover any damage you sustain or cause when towing another boat.

You can often get these exclusions removed, but it will cost you more in terms of premium.

Make safety the top priority

Whatever you do, you should make safety your top priority. If you are new to boating, you should seriously consider taking a course on how to safely navigate your vessel – and especially understand the rules in terms of maximum speeds in certain areas.

You should also learn how to dock properly and how to navigate your boat back into a slip. That's where the majority of accidents occur while on the water. ❖



Personal Protection

Identity Theft Goes Beyond Online: Shred Docs

MUCH HAS been made of people's identities being stolen through cyber attacks and other online means, but the majority of identity thefts are still being carried out the old-fashioned way by criminals finding documents bearing Social Security numbers and other personal information.

Identity theft is a growing problem, with 42 million Americans victimized in 2021, which cost consumers \$52 billion in total losses, according to a report by the American Association of Retired Persons.

Certainly, a good reason for this increase is online data theft, but a surprising number of Americans are still having their personal information stolen because of improper disposal of paper documents.

The best way to combat this kind of identity theft is by regularly shredding paper documents when it's time to dispose of them. But what documents should you shred and which ones can you just toss in the recycling bin? Here are our tips:

Anything containing your Social Security number – This is the number one bit of data that identity thieves want to get a hold of. With your Social Security number they can open checking accounts and credit cards – and sometimes even take out loans.

Your Social Security number can be found on a number of documents, including:

- Pay stubs
- Tax returns
- Medical bills
- Health insurance cards
- Loan statements

Bank and mortgage statements – First off, you should keep these statements for up to seven years for tax audit purposes. After that time, there is no need to keep them and you should dispose of them.

These documents should be shredded. While they sometimes may contain your Social Security number, they do contain your bank account statements and crafty scammers can produce bogus checks that they can use to cash checks from your accounts.

Utility and other bills – Utility bills may contain personally identifiable information. Experts recommend that you keep these bills no more than a year. To avoid having your data exposed, you should then shred them.

Anything with your signature – It's highly recommended that you shred any documents that have your signature on them. That's because a clever criminal can learn to copy your signature, and combined with other personally identifiable information they get their hands on, they could open accounts in your name and do real damage to your credit.

Receipts – While you may want to keep some receipts for your tax records, any others you don't need to shred and can toss into the recycling bin.

Credit card receipts don't contain your entire credit card number, so you don't run the risk of someone gaining access to your card should they come across these receipts. ❖



Home Safety

Grilling Safety Tips for Your Summer Barbecues

MANY PEOPLE like to celebrate summer by having a cookout with family and friends. With more outdoor cookouts and celebrations comes the increased risk of fires caused by grilling mishaps.

The peak month for grill fires is July, with June and August close behind, according to the National Fire Protection Association. These fires can sometimes spread out of control, burning down unattached structures and in the worst case, the entire home.

On top of that, 16,600 patients made trips to the ER in 2014 due to grill-related injuries, and more than half of them involved thermal burns, according to the NFPA.

As the summer barbecue season gets in full swing, make sure you are following these top grilling safety tips to keep your cookout free from unexpected flare-ups! ❖

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- 1 Make sure the space above your grill is clear of any overhanging branches, roof eaves, decking or flammable items.
 - 2 Keep children and pets at least three feet away from the grill at all times. Tell your kids why they should stay away.
 - 3 For gas grills, always open the lid prior to lighting to prevent gas buildup beneath the lid of your grill, which can lead to an explosion if a flame is introduced.
 - 4 Check the gas tank hose for potential leaks prior to use. Perform a basic "soapy water test" to make sure the hose is leak-free.
 - 5 For charcoal grills, be sure coals are cooked completely before disposing in a metal container.
 - 6 Use utensils with long handles to prevent burns and splatters. Clean your grill with long-handled tools after every use, too.



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