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NEWSBLAST

Home Safety

Going Hi-Tech to Protect Your Family and Home



THANKS TO technology you can make your home safer than ever before for you, your family and your possessions.

The standard home protection for decades has included smoke detectors, window locks, a basic home security system and sometimes a neighborhood watch program.

But, you can now also install sophisticated alarms and multiple cameras that you can monitor with your smartphone, as well as other devices that can give you peace of mind.

If you want to make your home more secure, you may want to consider these new technologies:

Smart doorbell

Smart doorbells come equipped with an HD camera that can film anybody at your door. The device allows you to see who is arriving at your home regardless of where you are in the world, and to communicate via two-way audio with visitors.

This is a great way to also catch video of any thieves stealing packages from your doorstep. There are a number of brands of smart doorbells, including ones by Amazon.

Smart locks

There are two types of smart locks:

- Ones that use a 9-digit keypad into which you enter a preset code to unlock the door.
- Ones that connect to a smartphone app to unlock the door. With the apps you can send a “virtual key” to guests and other visitors (like repair people) so they can enter on their own. The app version also will let you know who used the virtual key and when they did so.

Smart lights

With smart lights, you can control every bulb in your home from an app – whether or not you’re nearby.

It’s perfect for when you have left home and suddenly realize you left your bedroom light on. You can also remotely turn lights on at night if you are not home, to give the appearance that someone is home.

Smart detector

Smart detectors comprise a smoke sensor and carbon monoxide detector. They will alert you through a smartphone app if there is smoke or carbon monoxide in the air. A smart detector will tell you whether it’s smoke or gas – and where it’s coming from.

Smart surveillance

If you have children or pets, you may have thought about using home video cameras to keep an eye on them.

With smart surveillance cameras, you can also be notified if an intruder is in your home. Sensors will detect a break-in through glass doors or windows, then show you where that person is, so you can alert the local authorities.

The takeaway

All of the above can give you peace of mind when you are not home. ❖



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Furry Friends

How to Travel Safely with Your Pet

IF YOU are transporting a pet to the veterinarian, or bringing your critter on a road trip or to the dog park, you know that cars are not really designed for conveniently transporting them.

Also, if you are in an accident and your pet is injured, your auto policy will not cover their injuries, so it's important that you physically secure your pets before you drive. If your pet is not secured, it can suffer serious injuries or death if you suddenly stop or are in an accident.

Some carmakers, including Subaru and Volvo, cater to animal lovers with special equipment packages. These save you the trouble of locating components separately, can be included in your financing, and are covered by the manufacturer warranty.

PRECAUTIONS BEFORE HITTING THE ROAD WITH YOUR FURRY FRIEND

- Don't let your pet sit on your lap while you drive. It's distracting, and unsafe in case you have to stop suddenly.
- Do not leave your pet in a locked car when it's hot outside. Even warmer temperatures in the mid 80s can turn the inside of your car into an oven.
- Bring water. You can buy collapsible and spill-proof containers.
- Purchase mats and liners to protect carpets and make clean-up easier if they make a mess.
- Don't let your dog stick its face out the window as you drive.
- If you are planning a long trip, take your pet on a series of short drives first.
- Consider transporting your pet in a well-ventilated carrier. You can secure the crate so your pet is not thrown around if you stop suddenly.
- Use a safety harness. These have become popular in recent years.
- Stop every couple of hours to let your pet take a break and have some water if you are on a long trip.
- If you are traveling over state lines, bring along your pet's rabies vaccination record, as some states require this proof at certain interstate crossings. While this generally isn't a problem, it's always smart to be on the safe side. ❖



Protecting Against Heat Illness as Summer Heats Up



WITH TRIPLE digit temperatures growing more common with each passing summer, pay attention to the thermometer and how long your kids are playing in the sun.

Heat illness kills hundreds of Americans every year, and the numbers are increasing as summers grow hotter. Heatstroke is the top cause of exercise-related deaths among high school students.

But that doesn't mean you have to shut the kids indoors during the summer. There are steps you can take to reduce the chances of getting heat illness — and most of it is just plain common sense.

What you can do

Preventing heat illness among children and teens is difficult because they often do not recognize the symptoms.

But there are steps you can take to protect them when they are outside in the summer:

- Plan activities around cooler times of the day, like before 10 a.m. and after 4 p.m.
- If your child is an athlete, counsel them not to push through when they are having a hard time in the heat or if they are getting thirsty. The days of playing tough when it's hot are over after countless teens have died on the football field in August and September.
- Wear lightweight, light-colored and loose-fitting clothing.
- Wear a hat.
- Wear sunscreen with a sun protection factor (SPF) of 30.
- Take water breaks every 15 or 20 minutes.
- Take frequent rest breaks in a cool and shady area.

STAGE 1: HEAT CRAMPS

Symptoms include muscle pain, tightness and cramps.

What to do:

- Move to a cooler area, out of direct sunlight.
- Gently massage the cramping muscle.
- Stretch the muscle gently.
- Drink cool water or sports drinks every 15 minutes.

STAGE 2: HEAT EXHAUSTION

Symptoms of heat exhaustion include:

- Muscle cramps
- Dizziness
- Mild confusion
- Fast heart rate or breathing
- Headache
- Extreme thirst
- Nausea or vomiting
- Pale skin
- Heavy sweating
- Fainting

What to do:

- Move to a cooler area, out of direct sunlight.
- Loosen clothing.
- Apply cool, wet towels to your face, neck, chest and limbs.
- Have someone fan your skin.
- Drink cool water or sports drinks every 15 minutes.
- Don't drink too quickly.

STAGE 3: HEATSTROKE

With heatstroke, all the symptoms of heat exhaustion may be present, plus:

- Body temperature over 104°F
- Confusion
- Rapid, shallow breathing
- Rapid, weak pulse

What to do:

Call 911 or take the person to the emergency room immediately, and:

- Move them to a cooler area, out of direct sunlight.
- Loosen clothing.
- Remove any sweaty clothing.
- Apply cool, wet towels to the face, neck, chest and limbs.
- Apply ice, if you have it, to the underarms, wrists and groin.
- Fan the person's skin.
- Offer cool water or sports drinks every 15 minutes if the person is conscious.

Teens Drinking at Parties = Insurance Issues

AS THE NEW school year starts and high schoolers get into the groove of hanging out with friends, they may go to parties after their school football games on weekends.

Unfortunately, these events often become occasions for teens to drink alcohol. Teens at unsupervised parties risk harming themselves and others when they drink.

Parents of the kids that throw these parties (with or without their parents' knowledge or consent) may bear responsibility for what happens there and for injuries or damages occurring after the guests leave. While their homeowners liability coverage may cover any financial damages, the circumstances of the accident determine which policy will respond, and this will affect how much coverage the parents have.

Assume that a guest consumes several beers, drives off in his car, and gets into an accident, injuring himself and a passenger. The parents of both injured teens sue the parents who hosted the party, who in turn notify their homeowners insurance company. However, the policy's personal liability coverage does not apply to an insured person's legal liability for:

- The occupancy, operation or use of a motor vehicle by any person.
- The entrustment of a motor vehicle by the insured person to anyone else.
- The insured person's failure to supervise or negligent supervision of any person using a motor vehicle.
- The actions of a minor involving a motor vehicle.

Coverage issues

Because of this, the homeowners policy would not cover the parents' liability or defense costs. Their personal auto insurance policy may cover them, however. The policy's liability insurance covers the individuals named on the policy and household residents who are their relatives for their liability for bodily injury from an accident arising out of the use of any auto.

Therefore, even though the parents were not actually operating the vehicle involved in the accident, their policy will cover their liability. In addition, the auto policy that applies to the car involved in the accident (the guest's insurance, or, more likely, his parents') will also cover the hosts' liability for the passenger's injuries.

The hosts' policy will step in if the owners' policy either does not apply or pays out its maximum limit of insurance.

Now, assume instead that the guest consumes alcohol and goes home. Rather than go straight to bed, the young man goes for a swim in his parents' pool and drowns. His parents sue the hosts, alleging that his judgement was impaired because the hosts allowed him to drink.

In this situation, the homeowners policy should pay for the hosts' liability and legal defense. Because this accident did not involve a motor vehicle, and no other policy provisions that would remove coverage apply, the policy will cover this claim.

While one policy or the other may apply to a liquor liability claim, there could be significant differences between the amounts of coverage the two policies provide. Most homeowners policies provide personal liability coverage of at least \$100,000 for each occurrence; many provide limits of \$300,000 or \$500,000.

Auto policies may provide much less coverage. Most states have laws setting the minimum amounts of liability coverage that an auto policy may provide, but those limits are relatively small. Every state has different requirements for minimum limits for injuries or deaths to third parties.

Should a young person become seriously injured or killed, the damages claimed could well exceed these amounts.

Parents should consider buying as much liability insurance as they can afford; they should also think about buying an umbrella policy, which pays for damages that surpass the amounts payable under homeowners and auto policies.

Of course, the best course of action is to properly supervise parties, so that everyone has a good time and lives to have another one someday. ❖

