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NEWSBLAST

Driver Alert

Law Paves Way for Cameras that Ticket Speeding Motorists

POLICE IN select cities in California will soon have another tool in their arsenal for catching lead-footed drivers: automated speed cameras that don't require police to write tickets.

A new law that takes effect next year creates a pilot program that will test the cameras in six cities and the program will likely be rolled out statewide, if it's deemed successful.

The new law comes as pedestrian deaths have soared, due to increased reckless driving since the COVID-19 pandemic, larger and heavier vehicles on the roads and a precipitous drop in traffic enforcement across the country.

The new law authorizes the following cities to install speed cameras in "high-accident" corridors, school zones or areas frequented by street racers:

- Los Angeles, which is authorized to install up to 125 cameras.
- Long Beach, up to 18 cameras.
- Glendale, up to nine cameras.
- Oakland, up to nine cameras.
- San Francisco, up to 33 cameras.
- San Jose, up to 33 cameras.

Speed cameras can capture images of speeding vehicles and their license plates followed by tickets for the infraction being mailed to vehicle owners.

SPEED CAMERA FINES

- **\$50** for driving 11 to 15 mph over the posted speed limit.
- **\$100** for driving 16 to 25 mph over the posted speed limit.
- **\$200** for driving 26 mph or more over the posted speed limit, unless paragraph the below applies.
- **\$500** for driving 100 mph or more.

Tickets issued in this manner cannot result in the Department of Motor Vehicles suspending or revoking driving privileges of offenders, and tickets will not result in points being assessed to their driving records.

There is an appeal mechanism for vehicle owners to contest a ticket.

Control your speed

As mentioned, pedestrian deaths have soared in recent years.

Safety is the name of the game, particularly when pedestrians are present, and be extra cautious about your speed when driving a large vehicle like a truck or SUV. ❖



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Holiday Risks

Ways to Put Safety First This Thanksgiving

AS THANKSGIVING approaches, people across the country are preparing to celebrate this family holiday with their loved ones.

But, it is important to put safety first. By spending a few minutes reviewing these tips, you can have a safe and happy holiday.

1. Prevent food poisoning

Before cooking a turkey, defrost it properly. If the bird is still frozen in the middle, some parts of the turkey may be uncooked after removing it from the oven.

Always keep a defrosting turkey in the refrigerator on a pan to prevent its juices from dripping into crisper drawers or onto other food containers.

Keep in mind that a turkey weighing 15 pounds takes several days to defrost. Cook a turkey until its internal temperature reaches at least 165 degrees Fahrenheit.

If there are leftovers, be sure to refrigerate them within a couple hours of serving dinner.

2. Prevent fires

Fires occur on Thanksgiving more than any other holiday. There are at least three times as many fires on Thanksgiving as there are on a normal day, studies have found.



3. Travel safely

Thanksgiving is one of the busiest holidays for travel.

Since most people are focused on arriving at a destination and having fun, they can overlook safety precautions. Remember:

- Keep an emergency kit in your car.
- Try to travel on less busy days that are not as close to the holiday itself.
- Start the trip with a full tank of gas.
- Check tires and fluids before embarking on a long road trip.
- Never drive distracted. Pull over to make a call, answer a text message or eat.
- When flying, follow the Transportation Safety Administration's rules for liquids and gels.
- Follow the airline's requirements for baggage weight and packaging certain items such as food.
- Plan for travel and parties in advance so you can include safety precautions. ❖



Homeowners' Associations

Own a Condominium? Know Your Insurance Obligations

IF YOU reside in a community that's part of a homeowners' association (HOA), you should understand what the association's insurance obligations are relative to your own to avoid any coverage gaps between your insurance and that of the association.

HOA rules usually require that all residents within the association's jurisdiction become members and pay a fee. Associations can create their own bylaws for the community or building, and sometimes hire an outside property management company in order to enforce maintenance and other standards.

The association's obligations will depend on the type of home you have:

A single-family, detached home – The HOA most likely only owns community amenities, such as:

- Recreational areas, like a clubhouse, tennis courts and parks,
- Gates to or inside the community, and
- Streets, if they are private.

A condominium – The HOA owns the building and you own the property inside your condo. In that case, the association's insurance would cover:

- Main utilities running through the building,
- Elevators and stairwells,
- Garbage facilities, and
- The main lobby and hallways throughout the building.

Know who is responsible for what

Your goal should be to ensure you have no coverage gaps. Start by reviewing your association's bylaws and other documents, like CC&Rs.

In some cases, your HOA's rules might stipulate how much of a certain type of coverage you should carry or even which company you need to buy your policy from. It's important to know this so you can judge whether a given condo or association is the right fit for you and to avoid penalties down the road.

Condominiums

There two types of HOA coverage that are common:

Studs-out coverage – The most common condominium HOA coverage essentially includes everything outside of your unit's drywall. The insurance would pay for damage to the building itself, like leaking roofs, an elevator breakdown or a tree falling onto the building.

Your insurance, meanwhile, would cover everything inside your unit, including structural elements such as walls, fixtures, flooring and cabinets.

All-in coverage – This protects the basic building and common areas plus the structural elements and fixtures in your own unit.

Having HOA all-in coverage likely means you'd need less individual coverage against property damage, as the only property you'd be responsible for are personal belonging (clothes, records, jewelry, etc).

Whatever you do, don't skimp on the personal liability portion. A water leak or condo fire can become a much bigger loss in a



condominium building since both tend to spread to other units. If that happens, it's no longer a simple home insurance claim, but a potentially costly liability claim.

This is why many HOAs require homeowners to maintain a minimum level of personal liability.

Homes

If you own a single-family, detached home, you will need to have traditional home insurance, as the HOA does not insure your dwelling.

In this case, the HOA policy would cover mains in the streets as well as any clubhouse or parks. Your policy would include the pipes leading from the street into your house, your yard up to the street, the dwelling and its contents.

The underinsured HOA

Sometimes HOAs don't carry enough insurance and members have to make up for the shortfall through assessments, which can be steep in the event of a significant loss.

For HOA members, insurers offer "loss assessment" coverage, which will pay your share if the association does not have sufficient insurance to cover a loss.

One last thing...

If you are not receiving a discount on your homeowner's insurance policy and you are a member of an HOA, be sure to ask us about it.

If the insurer does not currently offer an HOA discount, be sure to ask, as you might be able to negotiate a lower price anyway. ❖

Drivers Expect Too Much from Car Safety Tech: Study



A NEW STUDY by the AAA Foundation for Traffic Safety has found that too many drivers are unaware of the safety limitations of the advanced driver-assistance systems in their vehicles.

As a result, they are taking for granted that these systems will always warn them or help them take corrective action before a collision occurs.

These systems have a variety of tools to help drivers avoid collisions, including:

Blind-spot monitoring – Some of these systems will sound an alarm if they sense the presence of an object within a blind spot, and others include cameras that can transmit an image to the head unit or another monitor.

Forward collision warning – These systems will sense the proximity of other vehicles, pedestrians, animals and various roadway obstructions, and warn you. Some systems can also take other preventive actions, such as pre-charging the brakes or applying tension to the seat belts.

Lane-keeping assistance – If the system determines that the vehicle is drifting, it will sound an alarm so that you can take corrective action in time to avoid hitting another car or running off the road.

Adaptive cruise control – This will automatically slow down or speed up the vehicle in response to the actions of the car or truck in front of it.

Automatic braking – This technology is designed to reduce the severity of high-speed collisions in the event of a lapse of driver attention.

GREAT EXPECTATIONS

- 17% of drivers didn't know if their car had automatic braking.
- 78% of drivers with blind-spot monitoring incorrectly thought the system could accurately detect vehicles passing at very high speeds or bicycles and pedestrians. In reality, the technology is not well suited to sense fast-moving vehicles, pedestrians or cyclists.
- 40% of drivers incorrectly thought that forward collision warning could apply the brakes in the case of an emergency, when the technology is only designed to deliver a warning signal.
- 25% of drivers using blind-spot monitoring reported feeling comfortable relying solely on the system and not performing visual checks or looking over their shoulder for oncoming traffic.
- 25% of vehicle owners using forward collision warning or lane departure warning systems reported feeling comfortable engaging in other tasks while driving.

Source: AAA Foundation for Traffic Safety

The takeaway

If you are purchasing a car, you should read the owner's manual to understand all of the bells and whistles in terms of advanced driver-assistance systems that may be installed. If you are purchasing the vehicle at a dealership, ask the salesman to go over all of the safety features and how to properly use them.

Ask the dealership for an in-vehicle demonstration and test drive to better understand how the systems will engage on the roadway.

And ask plenty of questions about the alerts, functions, capabilities and limitations of the car's safety technologies before leaving the dealership. For example, ask if there are scenarios when a technology will not function properly on the road. ❖

