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NEWSBLAST

Protecting Your Family

How to Scare Up a Safe Halloween

WHILE HALLOWEEN can be fun for young and old alike, it's smart to take precautions to ensure your children's safety — as well as to keep them from gorging themselves on sugary treats.

You want to make sure that nobody gets hurt, that everyone is safe while making the trick-or-treating rounds and that the kids (and maybe you, too) don't overindulge on too much candy. The Mayo Clinic has the following advice:

Carve safely

If you are carving pumpkins, you should leave the actual carving duties to an adult to avoid the possibility of the kids slicing themselves.

Let the children do the rest of the decorating. Bust out the glitter, glue and paint and any other craft supplies, so they can get creative.

Leave the placing of the candles to the adults, as well. And keep the candle-lit pumpkins away from anything flammable, like curtains, fabric or paper decorations.

Stay out of harm's way

Take precautions to keep your children safe while trick-or-treating:

- Instruct them to watch out for cars and only cross streets at corners and crosswalks, and to wait for cars to clear before crossing.
- Use reflective gear and reflective bags if you can find them.
- Walk with a group.
- Chaperone any kids younger than 12.
- The kids should carry a flashlight while walking between homes.

The booty

After trick-or-treating, inspect the treats before allowing your child to dive in.

Discard anything that's not sealed, has torn packaging or looks questionable.

If you have young children, remove any chewing gum, peanuts and other candy that could pose a choking hazard.

If your child has food allergies, check candy labels carefully.

Not going out?

If you stay home to hand out candy:

- Clear the walkway to your front door of any debris or materials that they can trip over, like garden hoses, toys, etc.
- Ensure good visibility along the walkway and front door.
- If you have pets, put them in the backyard or away from the front door to avoid an unexpected event.

Behind the wheel

If you are driving during the witching hour, drive slowly through neighborhoods with kids out. Be careful entering or leaving driveways and making turns on residential streets. ❖

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Four Types of Claims That Spike in the Fall



BREAK-INS SPIKE – As autumn sets in, take precautions to reduce the chances of a burglary.

WITH THE weather cooling down and the seasons changing, new perils arise for everyone, particularly the risk of some types of auto accidents as well as potential homeowner's insurance claims.

Fall is actually the time of year where the claims for a number of incidents increase compared to the rest of the year. With fall now upon us, pay attention to the following heightened risks.

Rear-end collisions

With the colder weather comes more rain and potentially icy conditions in some parts of the country.

Auto insurers report an uptick in rear-end collisions in the last three months of the year from the harsher conditions, as well as from more distracted drivers, particularly as the holiday shopping season nears.

Advice: When driving, keep a three-second distance between your vehicle and the one in front if you are moving at 45 miles an hour or less. At higher speeds, in rainy conditions or reduced visibility, leave more space. If you are in a cold weather environment, be even more mindful in icy or snowy conditions.

Collisions with wildlife

Deer, elk and moose are on the move and migrating in the autumn, which is also mating season for these creatures. That means they are more likely to wander onto roadways than at other times of the year.

Advice: When driving in or near woodland areas, drive more slowly and be alert for wildlife – including smaller animals like raccoons, foxes and coyotes – venturing across the road. All of these woodland denizens are most active at dawn and dusk.

Parking lot incidents

As the busiest shopping time of the year unfolds, there are more people at the malls and other shopping centers. This results in an increase in parking lot claims such as fender-benders in tight parking spaces, damage from shopping carts, and car thefts.

Advice: If possible, park further away from the mall where parking may be less chaotic. Avoid tight parking spaces and parking next to cart returns.

Home thefts

According to the Insurance Information Institute, home break-ins and thefts jump 25% in autumn from the summer months. The increase is especially profound in December as Christmas nears and thieves stalk neighborhoods, knowing that many people have newly purchased expensive gifts in the closets.

Advice: Take precautions to reduce the chances of a break-in by keeping some interior and exterior lights on a timer. There are also a number of apps that allow you to monitor your home and that send alerts if there is movement or efforts to open a door or window when you are away from the property. ❖

Seven Things to Do after a Hit-and-Run Accident

MOST OF the time, if you've been in a collision, the other party stays put so that you can exchange insurance information and wait for police or emergency services if there is a dispute or injury.

But on occasion, the other driver flees the scene, leaving you likely frazzled and scrambling. If you carry uninsured driver's coverage, the costs will be covered by your insurer. However, there are things you should and shouldn't do if you've been involved in a hit-and-run accident.

Whatever you do, do not follow or chase the fleeing driver. If you also leave the scene, you may miss out on gathering eye-witness accounts of the accident. The police may also question who is really at fault.

Also, chasing down the other driver puts you at risk of having a violent confrontation. Sometimes the fleeing driver may have a reason to flee the scene, such as an

outstanding arrest warrant or perhaps they were breaking other laws when the accident occurred, like transporting drugs or driving while drunk. ❖

HERE'S WHAT TO DO

1. First, get as much information as you can about the vehicle that hit you, such as:
 - Model and make
 - Color
 - License plate number
 - Direction the other vehicle was headed when fleeing.
2. Call the police and file a report. The official accident report will help police look for the missing driver and will be useful when you file your accident claim.
3. Next, try to find witnesses and ask for their names and contact information. Ask them if they can supply additional information about the accident. If they give you or the police a statement, be sure to get their names and contact details.
4. Write down the time and location of the accident.
5. Take pictures of the accident scene.
6. Take pictures of your car and all the damage, especially if another vehicle's paint is visible on it. This will help you prove that you are not attempting to defraud your insurance company.
7. Call your insurance company and report the claim.



Household Protection

In an Emergency, How Will Your Family Keep in Touch?

MOST PEOPLE do not expect to ever find themselves in the midst of an emergency or disaster, but these events happen. Consider the massive flooding and destruction that Hurricane Helene wrought on mountainous areas of North Carolina in earlier this month ... inland places that nobody thought would be leveled by a hurricane.

And often these disasters are made worse when families have not planned ahead for how they will communicate at such a time. The members of your household might not be in the same place when an emergency occurs. These are some situations that have occurred and could happen again:

- School shootings.
- Extreme weather, such as tornadoes, hurricanes and blizzards.
- Workplace violence.
- Explosions, whether from bombings or gas leaks.

When these kinds of events occur, people want to know that their loved ones are safe. However, communications may be hampered by outages affecting utilities, internet access and cell phone service.

As well, extreme weather may make transportation inadvisable. Local authorities may even prohibit unnecessary travel. Without advance planning, you might find yourself unable to reach your loved ones.

Vital Communication Plan Information

- The names and contact information for individuals outside the area, for family members to get in touch with.
- Addresses of areas in the neighborhood or in the surrounding area for the family to gather.
- The names, addresses and contact information for all family-member workplaces.
- The names, addresses and contact information for all schools.
- Names and important information for all family members, including dates of birth, Social Security numbers and vital medical information.
- Contacts for all family medical providers, including physicians, dentists, specialists pharmacies and veterinarians.

The Federal Emergency Management Agency has provided a [wallet-sized template](#) for all of the above. Every member of the household should have copies of the plan for storage in wallets, purses, backpacks and glove compartments.

Family members should plan to report where they are, their condition and whether they can travel.

If the household includes pets, the report should include their location, condition, and who has custody of them.

To help families put plans together, FEMA has developed [templates](#). The template for parents contains self-explanatory fields for entering vital information.

The one for children, in addition to having fewer fields for the most basic information, has spaces for drawing maps that show emergency gathering locations and all exits in the home for use during fire emergencies.

The family may never need to use the communications plan. However, having one on hand can make dealing with an emergency easier for everyone by reducing stress and worry.

The bottom line: Thanks to FEMA resources it's easy for any family to set up a communications plan. It can relieve everyone of stress and worry during an emergency. ❖

Planning Starts by Thinking Ahead

Make plans based on your answers to these questions:

- How will everyone get emergency alerts and warnings?
- How will they communicate with each other if normal communication channels are down?
- How can individuals let the others know they are safe (or not)?
- Where will your family meet up and how will they get there?

