



INTERWEST
INSURANCE SERVICES, LLC

APRIL 2025 | VOLUME 6 | ISSUE 4



NEWSBLAST

Property Insurance

How Smart Tech Can Protect Your Home, Reduce Your Premium

HOMEOWNERS ARE increasingly turning to smart technology to improve safety and security, reduce the risk of damage and help them qualify for homeowner's insurance discounts.

Many insurance companies reward homeowners who install devices that reduce the risk of fire, theft or water damage. Depending on the technology, you could qualify for discounts ranging from 2% to 20%. Here's a look at the top smart technologies for improving home safety and qualifying for insurance discounts.

Full home security systems: Up to 15% off

Comprehensive home security systems offer the biggest bang for your buck. These setups typically include contact sensors, cameras, motion detectors and alarm panels. Systems from brands like Abode, SimpliSafe and Vivint provide all-in-one protection and often integrate with third-party devices like leak or smoke detectors.

Insurers see these systems as a major risk reducer, and many offer discounts of 5% to 15% — or even more if professional monitoring is included. To qualify, insurers may require that sensors be installed on all entry points and systems meet certain specifications, so be sure to check your provider's fine print.

Security cameras and video doorbells: 2% to 5% off

A single outdoor camera or video doorbell — especially one with motion detection, HD recording and smartphone alerts — can earn you a small discount.

These devices can deter thieves, help document incidents and act as a first line of defense against property damage. Connecting via your home Wi-Fi Smart doorbells allow you to interact with someone at your front door even if you're not home by using an app on your phone. And the best part is that you see them, but they don't see you.

Smart locks: 2% to 5% off

Forgot to lock the door? Smart locks can solve that by letting you use a smartphone app to control access remotely, create temporary passcodes for guests and avoid the risks of lost keys.

Insurance companies may offer modest discounts for homes with smart deadbolts or keypad locks, particularly if installed on all external doors.

Leak detectors: 2% to 5% off

Water damage is one of the most common and costliest insurance claims. Smart leak detectors — like those from Flo by Moen, Honeywell or Phyn — can alert you at the first sign of leakage and even shut off the water supply automatically.

You simply place sensors in high-risk areas like under your dishwasher, under sinks and behind your fridge; if they detect liquid, you'll be alerted on an app.

Other devices detect water running in pipes when it should not be. Some systems can be paired with a water shut-off valve in case a leak is detected.

See 'Smart' on page 2

iStock
Credit: Hispanolistic



INTERWEST
INSURANCE SERVICES, LLC

8950 Cal Center Dr., Bldg 3, Suite 200
Sacramento, CA 95826

Phone: (800) 444-4134

Fax: (916) 979-7992

E-mail: newsletters@iwins.com

www.iwins.com

CA License No.: 0B01094

Personal Risk

All-Terrain Vehicles Not All Fun and Games

THE INSURANCE Institute for Highway Safety has issued a warning over the increasing number of deaths from all-terrain vehicle crashes on public roads.

In 2023, 291 people died in ATV accidents on public roads — 90% of them males, according to a report by the Consumer Federation of America.

Beyond the fatalities, hundreds of thousands of riders visit trauma centers for their injuries every year.

According to the Consumer Product Safety Commission, an estimated 100,000 emergency department-treated injuries involving all-terrain vehicles occur annually. ATVs account for a significant portion of off-highway vehicle injuries, with CPSC estimating that in 2022, 94,700 injuries associated with OHVs were treated in U.S. hospital emergency departments, and ATVs were involved in 92% of those injuries.

There are two factors that are contributing to this rash of deaths and injuries. Young, thrill-seeking males, and a vehicle designed for off-road use traveling on public roads.

Local and state-level efforts have focused on enacting laws to restrict off-road vehicles to designated trails; however, the need to allow limited travel on roadways when accessing those trails complicates matters.

So, if you have an ATV or two, make sure that you or whoever is riding them takes the proper safety precautions.

Accident types

Typical beginner accidents result from driving too fast for conditions or exceeding abilities. Novices are already more susceptible to exercising poor judgment, but when they travel with experienced riders, they often overreach their abilities in order to keep pace.

Handlebar kickback — losing hold of the handlebars after colliding with obstacles — is particularly problematic for beginners.

Insurance

If you own an ATV, you should also secure insurance for it to cover any damage or injuries you may cause with it, as well as comprehensive if it is stolen or vandalized. ATV coverage will often have a medical payments coverage if you or a friend is injured using the ATV. ❖

The ATV Safety Institute's Golden Rules:

- Always wear a helmet, goggles, long sleeves, long pants, over-the-ankle boots and gloves.
- Never ride on paved roads, except to cross when done safely and permitted by law.
- Don't drive on terrain beyond your abilities.
- Never ride under the influence of alcohol or drugs.
- Never carry a passenger on a single-rider ATV, and no more than one passenger on an ATV designed for two people.
- Ride an ATV that's right for your age.
- Supervise riders younger than 16; ATVs are not toys.
- Ride only on designated trails and at a safe speed.
- Take an ATV rider course. The ATV Safety Institute has a free online course at: www.ATVSafety.org.



Continued from page 1

Smart Garage Door Openers Alert You if You Left It Open

Smart thermostats, garage door openers: 2%-5% off

Smart thermostats can reduce risks of frozen pipes by maintaining safe indoor temperatures during cold spells.

Likewise, smart garage door openers alert you if the door is left open, helping prevent theft. The app will allow you to shut the door remotely, wherever you are.

How to claim your discount

To make sure you get the insurance savings you deserve:

- Call us to confirm which devices qualify for discounts.
- Inquire about bundling discounts for multiple smart devices.
- Ask whether professional installation is required.
- Provide documentation once devices are installed. ❖

Auto Insurance

Wedding Insurance: The Safety Net for Your Big Day

PLANNING A WEDDING can be fun, but it's also an investment of time, emotion and money. From booking venues and hiring vendors to selecting attire and creating the guest list, couples and families spend months (and often tens of thousands of dollars) preparing for one perfect day.

But as anyone who's planned a large event knows, things don't always go as expected. That's where wedding insurance comes in. From extreme weather to vendor no-shows, wedding insurance is designed to cover the many ways a wedding day can go sideways. Here are the most common scenarios where it can save the day:

Vendor no-shows or poor service

Imagine your caterer cancels at the last minute or your florist uses the wrong flowers. Cancellation insurance can help recover deposits or reimburse expenses when vendors don't meet their obligations.

Weather-related cancellations

A sudden storm, hurricane or blizzard can derail even the most carefully planned day. Weather coverage typically reimburses you for rescheduling costs, including venue, food, rentals and even flowers.

Illness or injury

If a key member of the wedding party falls ill or gets injured, cancellation insurance can cover postponement costs.

Venue problems

Venues can unexpectedly close, experience damage or double-book, forcing you to postpone or move the wedding. In those cases, insurance can help you recover deposits and secure a new space without starting over financially.

Guest or wedding party accidents

Wedding liability insurance can cover medical bills and legal costs if a guest gets hurt or damages property during your event.

Some venues will require a wedding party to secure liability insurance to ensure events like these are covered.

Wedding attire and gifts

Some policies even cover lost, stolen or damaged wedding items like the gown, veil or wedding gifts.

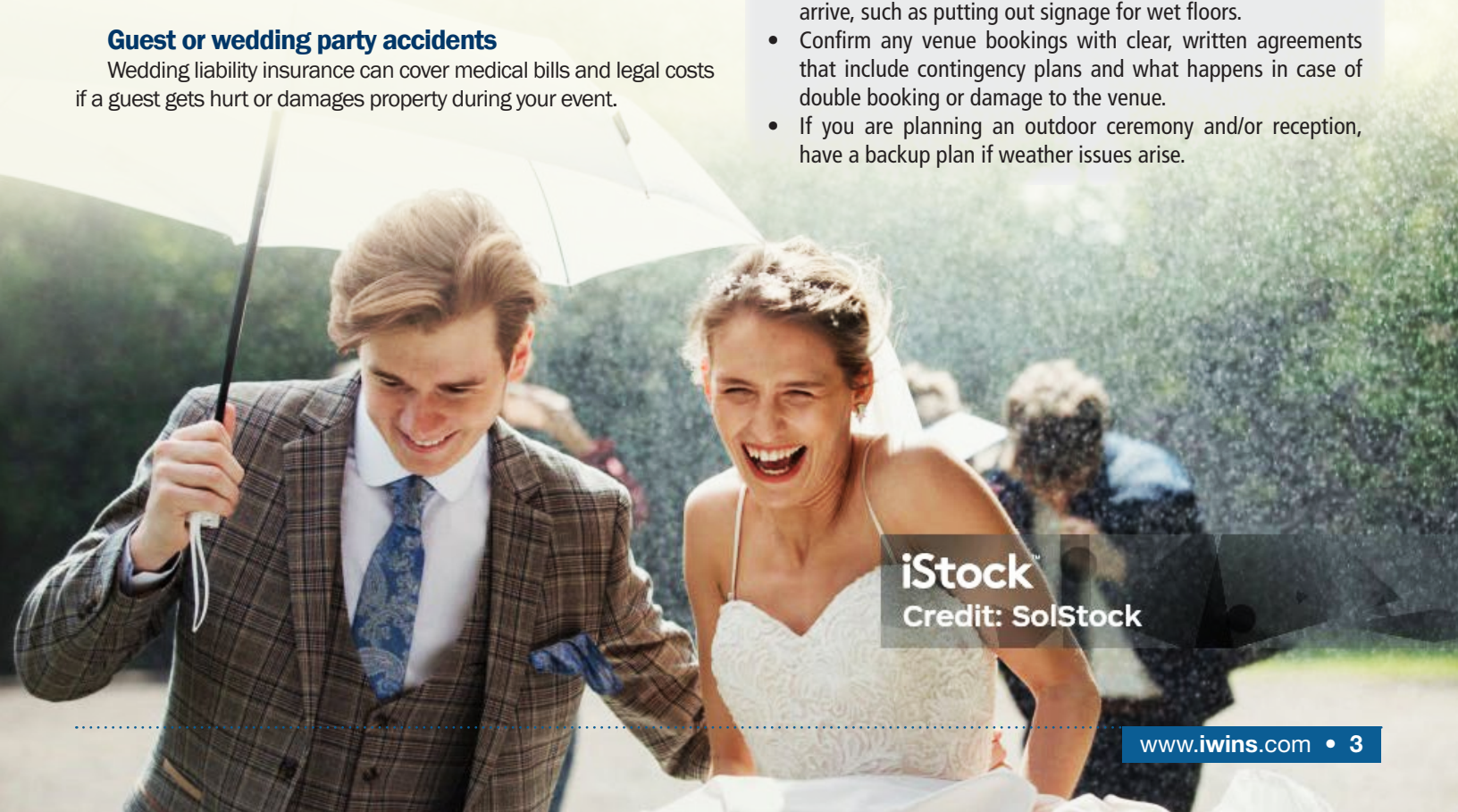
Wedding insurance policies

- **Liability insurance** protects you if someone is injured or property is damaged during your event. Many venues require it.
- **Cancellation/postponement insurance** reimburses you for costs if your wedding has to be delayed or canceled for reasons outside your control — like weather, illness or vendor failure.

Basic policies typically range from \$75 to \$550 depending on the coverage and size of the event. Liability insurance covering up to \$1 million in damages might cost around \$185. ❖

Managing risks on your big day

- Consider hiring professionals experienced in event setup and teardown skilled in mitigating damage risks
- Ensure your guests know the rules as a guest at your wedding and the venue itself.
- Find out if any guests have serious food allergies, and be sure that the caterer is aware of foods that should be avoided.
- Keep an eye on how much guests are drinking and consider offering Uber rides home or back to the hotel.
- Ask the venue to mark potential hazards before your guests arrive, such as putting out signage for wet floors.
- Confirm any venue bookings with clear, written agreements that include contingency plans and what happens in case of double booking or damage to the venue.
- If you are planning an outdoor ceremony and/or reception, have a backup plan if weather issues arise.



iStock™
Credit: SolStock

Identifying Risks

Don't Forget Post-Winter Maintenance for Your Home

SPRING IS around the corner and it's time to take care of housekeeping to keep up your home and reduce the chances of problems down the road. Parts of your home can be damaged during winter's harsh weather, particularly if you have endured storms and unusual weather.

Here are some tips on upkeep — both outside and inside the home — that you should tackle to identify issues that may be developing, or to head off future problems:

Clean the rain gutters

This is a good idea, especially if the winter brought with it winds, rain or snow.

Get a ladder and climb up to inspect your gutters for debris that may have accumulated during the winter. Don a pair of gloves and remove what you can with your hands. You can use a hose to spray out any leftover sediment and smaller debris. It's best to have a helper on the ground who can turn the water on and off for you.

Finally, you can clear out the downspout by putting the hose down it and spraying to get rid of anything that may have gotten lodged inside.

Wash your windows

Get an extendable squeegee to clean the exterior windows and get rid of any winter grime.

Scrub walls, baseboards, outlets

Get your home looking shiny and clean by using a damp sponge or brush with mild soap and water. Scrub the walls in all of the rooms, particularly the bathroom, living room and kitchen, where most of the dirt accumulates.

Also, clean baseboard and outlet covers. It's best to remove the outlet covers and clean them off the wall to avoid getting water in the outlet. Make sure not to get water in the outlets.

Replace filters

Change your air conditioner filter, range filter and water filter, if needed. You should change your air vent filters every three to six months. Water filter replacement schedules will vary. Check your brand's website for details.

Clean faucets and shower heads

Unscrew the faucet aerator and clean or replace, if necessary. Soak the heads for an hour and then rinse with warm water.

Clean out the dryer vent

You should clean the dryer lint trap regularly, but many people overlook the vent in the back, which can become a fire hazard.

Disconnect the dryer vent hose from the vent. Clean the hose using a dryer vent brush, which you can buy at any home-improvement store. Go outside, remove the cover from the dryer vent and remove all the lint with the brush. Check that the vent cover flap moves freely.

Get a head start on allergies

If someone in your household suffers from allergies, declutter your home to keep dust, and pollen at bay. Make a regular habit of dusting, and consider installing filters in air conditioner vents that especially filter out pollens.

Check foundation vents

One thing that many homeowners forget to check and clean is the vents at the foundation of the home. This is typical of houses that have crawlspaces underneath. If the vents are clogged or covered with debris, moisture can build up underneath your home and flourish.

Clean the vents by hand or use a shop vacuum, and repair any damaged screens to keep varmints from making homes under your house.

Test smoke, CO alarms

Test smoke alarms and carbon monoxide detectors, and change out batteries if necessary. ❖