



**INTERWEST**  
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## NEWSBLAST

### Wildfire Season

# Preparing for Rolling Blackouts

**A**S WILDFIRE seasons grow longer and more intense due to rising temperatures, utilities like Southern California Edison and Pacific Gas & Electric are increasingly using public safety power shutoffs to prevent fires sparked by electrical equipment, one of the leading causes of wildfires.

These proactive outages can leave communities without power for hours — or even days — especially during dry, windy conditions. If you live in an area that is prone to wildfires and there is a possibility of rolling blackouts by your utility, you need to be prepared if the power is shut off for an undetermined amount of time.



**Prepare your home:** Bookmark your utility's outage map, learn how to manually open electric garage doors and understand your home's circuit breakers and fuse boxes.

### During a blackout ...

- Use a battery-powered radio or your car's radio to listen for emergency updates.
- Unplug appliances and electronics to avoid damage or data loss. Unplugging also prevents power surges when electricity is restored.
- Keep refrigerators and freezers closed. The refrigerator can keep food cold for about four hours, while a full freezer can maintain a safe temperature for about 48 hours.
- Only run a generator outdoors, at least 20 feet from windows or doors, and never inside garages or enclosed spaces.
- Keep candles away from flammable items and don't leave them unattended.
- Stay at least 100 feet away from fallen power lines and call 911 to report them.

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### Prepare in advance

According to the California Public Utilities Commission and Ready.gov, an agency within the Department of Homeland Security, the best time to prepare for a rolling blackout is before fire season begins.

**Make an emergency plan:** Every household should have a plan that includes communication protocols, meeting points and access to emergency contacts.

**Build an emergency kit:** Stock it with:

- Flashlights and fresh batteries
- First-aid supplies
- Portable phone chargers or power banks
- A hand-crank or battery-powered radio
- At least one gallon of water per person per day (plus water for pets)
- Nonperishable food that doesn't require cooking
- Blankets and manual can openers

**Plan for medical needs:** If you or a loved one relies on electrically powered medical devices, talk with your doctor about alternative power sources. Know how long medications can be safely stored at higher temperatures if refrigeration is unavailable.



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## The Tow Truck Scam

# How to Avoid Being Taken for a Ride After a Crash

**I**MAGINE YOU'VE just been in a car accident. You're shaken and confused, and out of nowhere, a tow truck shows up offering to help. It feels like a stroke of luck, but it could actually be the start of a costly scam.

A growing number of motorists are being targeted by predatory tow truck operators. These scammers take advantage of drivers at their most vulnerable moments, towing vehicles without proper consent and refusing to release them until large out-of-pocket fees are paid — charges that often aren't covered by insurance.

In February 2025, the California Department of Insurance issued a warning about a surge in these “vehicle hostage” scams, particularly in Southern California. The alert followed the arraignment of 16 individuals involved in a wide-ranging insurance fraud ring.

Among the schemes uncovered was a racket in which tow trucks arrived uninvited at accident scenes, towed vehicles to body shops in on the scam and demanded hefty payments to release them.

### How the scam works

According to the California Department of Insurance, the typical scam follows this pattern:

1. A tow truck arrives uninvited at the scene of a crash or breakdown, sometimes within minutes.
2. The driver pressures the motorist to agree to a tow, claiming urgency or insurance requirements.
3. The vehicle is taken to a shop not approved by the driver or their insurer.
4. The shop then demands inflated fees to release the vehicle, and insurance often won't pay since the services were not authorized.
5. If the driver refuses to pay, the vehicle is held hostage and daily storage fees start piling up

### Red flags to watch for

Be alert if any of the following occur:

- A tow truck shows up within minutes — before you've even called one.
- The driver insists on a specific body shop without asking where you want the vehicle taken.
- You're pressured to sign documents on the spot or provide personal information.

- The driver offers to call a rideshare for you, rushing you away before you've had time to assess what's happening.
- The truck was not dispatched by law enforcement or your insurer, yet the driver claims it was.

### How to protect yourself

Get towing coverage as an add-on to your auto insurance policy. Most insurers offer a roadside assistance rider that connects you with vetted providers. The riders are reasonably priced, usually less than \$10 a month.

Another option is buying a AAA membership. AAA provides roadside assistance and towing services through a nationwide network of trusted service providers.

With plans starting at low annual rates, members can request help by phone, app or online and receive guaranteed coverage for specific towing distances, battery jumps, tire changes and more. Unlike rogue operators, AAA works only with contracted professionals.

If you are in an accident, you can avoid being scammed by:

- Calling your insurer, roadside assistance provider or AAA (if you are a member) before accepting help. They can confirm whether a tow truck was dispatched and direct you to an approved body shop.
- Asking for identification to ensure the tow operator has proper credentials and is affiliated with a reputable company. Legitimate towing professionals should have official ID and be willing to show it upon request. ❖



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## After Power Comes Back On Check Food for Spoilage

When the power comes back on:

- **Check food and medications:** Discard anything that has been above 40°F for more than two hours or shows signs of spoilage. Replace any temperature-sensitive medication unless the label says otherwise.
- **Reconnect electronics gradually:** Turn appliances back on one at a time to avoid overloading circuits.

### The takeaway

While homeowners in at-risk areas must be prepared for wildfires, they also have to be ready for rolling blackouts during wildfire season.

That requires preparation and a plan you share with the family. Consider working on it together so everyone is familiar with the plan should a power outage hit your neighborhood. ❖

## Digital Threats

# Protect Your Home, Family Against Cyberattacks

**I**N TODAY'S increasingly connected world, cyber threats are no longer just a problem for businesses — individuals are also increasingly being targeted by online scammers and malicious criminals.

The average household contains over 20 internet-connected devices that are vulnerable entry points for hackers who aim to steal data, hold digital assets hostage or commit financial fraud.

Understanding the risks of cyberattacks, recognizing the warning signs and taking the right precautions are essential for protecting your personal data, finances and digital life.

### Vulnerable devices in the home

Common household devices are often targeted, including:

- Smart TVs and media devices
- Smart plugs and connected appliances
- Home routers and modems
- Digital video recorders
- Voice assistants and baby monitors
- Mobile phones and personal laptops

Weak passwords, outdated software and unsecure connections make it easy for hackers to gain access to these devices and the networks they're connected to.

### What to watch out for

**Phishing scams:** Fraudulent e-mails or texts designed to trick you into revealing login credentials or financial information.

**Malware and ransomware:** Harmful software that can steal or lock your files, sometimes demanding payment to regain access.

**Account takeovers:** Hackers gain access to online accounts, often to steal funds or impersonate the user.

**Data breaches:** Sensitive information like Social Security numbers or banking details are exposed due to compromised systems.

**Identity theft:** Criminals use stolen personal data to open accounts, file taxes or commit fraud in your name.

### Why cyber threats are dangerous

Cybercrime can have long-lasting and expensive consequences. Victims may face:

- Financial losses from drained bank accounts or fraudulent credit charges.
- Legal and administrative burdens in resolving identity theft.
- Damage to credit scores.
- Loss of valuable digital assets such as personal photos or documents.
- Emotional stress and time-consuming recovery.

### Insurance coverage

Most standard homeowner's policies don't include protection for cyber theft, online fraud or identity-related crimes.

With the overall cyber threat growing, you may want to consider a personal cyber policy. Coverage may include:

**Cyber fraud reimbursement** – Covers stolen funds from scams, phishing or unauthorized transactions.

**Identity theft and recovery support** – Assistance with restoring credit, replacing IDs and legal help. Some insurance companies offer identity theft insurance as an add-on, while others combine it with personal cyber coverage.

**Cyber extortion and ransomware protection** – Access to professionals who can help you evaluate and respond to this type of demand. If they decide the threat is credible, your policy may reimburse you for the ransom payment, up to your coverage limit.

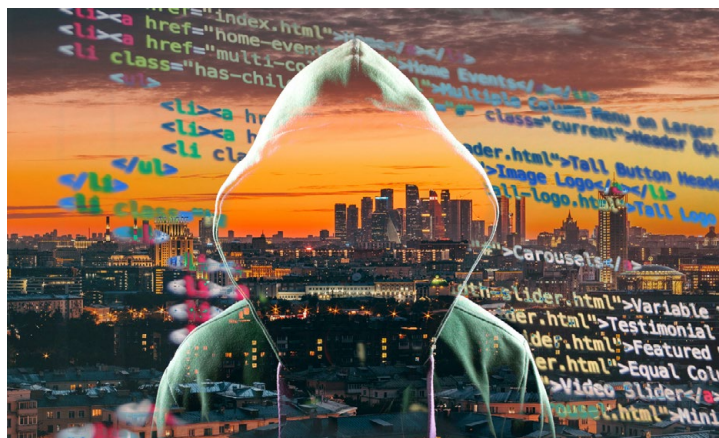
**Data restoration** – Helps recover or replace lost digital files and personal data.

**Liability coverage** – Protection if you're sued for online defamation or if someone claims harm from your social media activity, including cyberbullying.

**Prevention services** – Access to cyber security assessments, password managers and ongoing monitoring tools.

### Cyber security best practices

- Enable two-factor authentication on all accounts.
- Install antivirus software and keep your operating system and apps updated.
- Secure your home Wi-Fi with a strong password and encryption.
- Avoid clicking suspicious links or downloading files from unknown sources.
- Use a password manager to store and generate unique, complex passwords.
- Back up files regularly to a secure cloud or external drive.
- Limit what you share online, especially on social media.
- Enable remote wipe capabilities on your devices in case they are stolen. ❖





## Homeowner's Issues

# Don't Wait For a Leak To Replace Your Roof

**I**T'S ONE of the biggest and most costly mistakes homeowners make: They pay no mind to an aging roof until they see a leak from the inside. But by the time water damage becomes visible from inside the home, there may already be extensive rot and mildew between the ceiling and roof.

Suddenly, instead of just replacing shingles or laying down new pitch and gravel on a rooftop, your contractor may be cutting into drywall or replacing sections of the ceiling and roof.

In some cases, you may have to go through a costly mold remediation project.

Reminder: Unless the damage can be traced to a specific wind or weather event, chances are insurance won't pay for damage caused by a leaking roof.

Insurance is there in case an act of God or vandalism forces you to replace your roof prematurely. You alone are responsible for replacing your roof before wear and tear causes a problem.

To avoid needless expenses, replace your roof before it leaks. If there is localized wear and tear while the rest of the roof is still in good condition, fix the problem, including replacing any damaged shingles.

How do you know when it's time? Look for these signs.

- If you smell mold in your attic, see dark or discolored spots in the wood or drywall or your insulation is discolored or wet, inspect it to catch any damage before it spreads to your living area.
- Moss growing on your roof can add weight, store moisture causing wet rot and mold damage and compromise the structural integrity of your roofing materials.
- Shingles losing granularity. The granules on asphalt shingles are vital barriers to sunlight, which can cause your tile to shrink and expand with the temperature. When there are granules

missing, the tile itself is exposed to the elements. This can cause cracking and leaks.

- If the shingles are curling or cracking, it's time to replace them. The barrier to water is now compromised.
- Check flashings and caulking around joints, angles, sunroofs, etc. Are the flashings in good shape? If caulking is cracking or becoming separated, make repairs before the next rains.
- Check the area immediately around chimneys. This is a notoriously vulnerable point for roofs, because roofing materials expand and contract more than the chimney itself — creating gaps.

## Covering a claim

Keep in mind that even in the event of a windstorm or other insurable event, your homeowner's insurance policy may not cover the full cost of replacing a damaged roof.

That's because many policies don't cover roof replacement costs but instead pay the actual cash value of the roof.

Actual cash value only pays the depreciated value of the roof, after the deductible. The older the roof, the lower the actual value. As the roof approaches its scheduled replacement date, its depreciated value approaches zero.

In addition, your insurance is unlikely to cover a roof damaged by wear and tear that no longer protects the home from water seepage. Insurance typically covers roof damage only if it is sudden and accidental, such as a tree limb falling on the roof.

Finally, you should know that more insurers are getting picky about homes with older roofs. Some won't insure a home with a shingle roof that's 10 years or older, for example. Others won't insure a home if there is mold growing on the roof. ❖

