



INTERWEST
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NEWSBLAST

Be Extra Careful When Driving in School Zones

NOW THAT children are starting a new school year and with most schools now open for in-person classes, drivers need to be aware of school zone safety and use extreme caution.

The school zone speed limit in Florida is 20mph. Outside some schools the speed limit is 15mph. In other words, slow down.

To protect lives, here are some tips:

Use caution in school zones

If you are passing through a school zone, follow these tips:

Don't block the crosswalk — This can happen at a red light or if you are making a turn. If you are blocking the crosswalk, students walking to school will have to walk around your vehicle, putting them in potential harm's way from other traffic.

Yield to pedestrians — When you are in a school zone, yield to pedestrians at crosswalks and intersections. Be on the lookout for kids that jaywalk.

Stop for crossing guards — Stop for crossing when they hold up the stop sign. Always drive extra slowly near the crosswalks so you can be prepared to stop quickly if needed.

Watch out for children — Pay attention and beware of kids unpredictably dashing out into the roadway. Be on the lookout for kids on bicycles who can suddenly appear out of nowhere.

Don't pass stopped cars — If the vehicle in front of you has stopped for pedestrians, do not pass.

School buses

School buses have two types of lights which you need to be aware of:

Flashing yellow lights: This means the bus is preparing to stop to unload or load children. On two- or four-lane roads without a median, cars on both sides should prepare to stop.

Flashing red lights: These are usually accompanied by an arm with a small Stop sign that extends from the side of the bus. This means that children are in the process of boarding or leaving the bus and some may need to cross the street afterwards. All drivers must stop and wait until the lights stop flashing, the extended arm retracts and the bus starts moving again.

Give the bus a wide berth. School buses are large vehicles and are not as maneuverable as smaller vehicles. Give them space to stop and make turns.

Remember: School buses are required to stop at railroad crossings before proceeding.

Dropping children off and picking them up

If you are a parent or a guardian who drops off and picks up a child at school, you will have an added dimension of risk. To avoid hitting another vehicle or a child:

- Get acquainted with the school's rules for dropping off or fetching kids.
- Don't double park.
- Don't fetch or drop off your child across the street from the school.
- Consider organizing a carpool with a neighbor who has children at the same school.
- Drive extra slowly and be on the lookout for running kids, particularly if you unloading your kids in a school driveway. ❖



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Fine Collectibles

Insuring, Safeguarding Your Wine Collection

ARE YOU a wine aficionado? Do you have an expansive collection of fine and rare wines?

If you fit the bill, you are surely storing the wine properly. But what if you had a major power outage in the summer that lasted for days and your collection simmered in the high heat? What if a hurricane, tornado or earthquake struck, breaking hundreds of bottles of wine in the process?

Although broken thermostats and electrical power outages may not be avoidable, there are still risk management measures that can be put in place to help prevent or reduce the loss.

While there are a number of measures you can take to protect your wine, in the end, your best efforts could be for naught in case of a serious and unexpected event, like the ones described above. And if your wine collection is worth more than \$10,000, you should seriously considering purchasing wine collection insurance.

Unfortunately, many connoisseurs find out the hard way that their homeowners insurance does not cover damage to their collections. Typically, you need to purchase a specific policy or a rider to your homeowner's policy to cover your wine collection.

There are often two types of wine-specific policies or riders:

- 1. Blanket policy** – This policy, or rider, gives you the option to add and remove (drink) bottles without having to notify the insurance company each time. Your wine collection would be valued at the beginning and you would only need to inform your insurer if you bought a large lot of wine or if some of your wines significantly grew in value.
- 2. Scheduled policy** – For this policy you need to itemize each bottle or case to essentially insure them separately. This is ideal for high-priced collections that you intend to keep and not necessarily drink.

These policies will cover:

- A breakdown of failure in your climate-control system that ends up damaging your wine.
- New purchases.
- Your wine in transit. ❖

PROTECTING YOUR WINE

To avoid a disaster and to protect your wine collection, you should consider the following advice:

Have a backup generator – To avoid the risk of a failure in your climate control system, you could install a backup generator that kicks in in the event of an electrical system shutdown.

Install temperature sensors – Ideally, they would be connected to your central alarm system.

Ideal location – If you are building a wine cellar, locate it below ground and adjacent to an exterior wall. Such locations tend to be cooler.

Off-site storage facility – You can keep your most valuable bottles off-site, and your everyday consumable bottles at home.

Pick a good storage vendor – Choose a vendor who has a manager or sommelier who is responsible for your collection to ensure it's not comingled with another customer's wine.

Select the right transporter – When shipping large collections, or high-priced individual bottles, choose companies with fine art/wine experience, instead of common carriers.

Have a good inventory system – Keeping your collection in an orderly manner is essential, so you know what you have and how much it's worth. Ideally, you would have all of your wine on a spreadsheet and use an inventory system that keeps track of your collection.

There are a number of web-based wine-management systems on the market. And you may want to use an Excel-like spreadsheet to keep track of your wine additions and use.

Preventing breakage – If you live in an earthquake-prone area, you may need to use steel racks anchored to concrete flooring to keep the collection stable in case of a temblor.



Scam Alert

Criminals ‘Spoofing’ Phone Numbers to Steal Your Cash

MORE AND more Americans are falling victim to a scam called “spoofing,” which is when criminals call from a number that is the same as their bank’s 800 number or a loved one’s phone number.

The end goal of these calls is to either extract a large sum of money from the victim or gain access to their bank accounts to drain them or open new accounts (bank and credit) using their Social Security number.

These types of scams are growing quickly thanks to criminals’ use of artificial intelligence and their ability to “spoof” legitimate phone numbers to fool their victims. According to a recent consumer survey, more than 70% of people said they had received at least one call in the past three months in which the caller pretended to be someone else.

There are three main types of calls that people should be aware of. Here’s how the scams work and how to tell the call is a scam.

The bank or credit union call

Your bank calls and says your account has been compromised and that you will need to reset the password for your account online or on your bank’s mobile app. The number you see shows up as the same as your bank, and the bank’s name may appear on your phone.

The person calling will offer to send a code to your phone and ask you to read it back to them.

If you give them the code, they gain access to your account and drain it quickly by transferring money to their accounts.

How to tell it’s a scam: Your bank will never call and ask you to provide a code or password — ever. Ask to call them back. If they refuse, you know it’s a scam. Hang up.



Call from a family member

The scammer may use a cloned voice (using AI technology) with a loved one’s phone number and pretend to be a family member in distress, often claiming to be in an emergency like an accident or arrest. They might create a sense of urgency, speak fast and urge you to act quickly to transfer funds before you have time to think critically.

How to tell it’s a scam: If you know a nephew or niece well, you can hopefully tell the voice isn’t theirs. However, AI-generated voices are getting better at impersonating real people. If it’s a relative you haven’t spoken with for a while, tell them you’ll call back. Your next call should be to other family members who are close to the relative (their parents or siblings). If the person calling says you must act now, hang up. It’s a scam.



Credit card company call

You receive a call from a person who claims to be from your credit card company’s fraud or security department, citing suspicious activity on your account that needs immediate attention.

They say you need to confirm that a transaction was fraudulent and ask you to provide personal details like your full credit card number, expiration date, three-digit security code (CVV), your Social Security number or even your online banking password.

How to tell it’s a scam: Like your bank, credit card companies generally won’t ask for your full credit card number, security code or your Social Security number, especially if they initiated the call. If the caller asks for this information, tell them you’ll call back. If they persist, that’s a sure sign it’s a scam. Hang up.



Other tips

As you can see, these scams take many forms. To ensure you don’t get fleeced:

- Be skeptical of requests for immediate payment, especially when asked for payments via unusual methods like gift cards or cryptocurrency.
- Never share sensitive information like your Social Security number or passwords. Legitimate organizations or family members will rarely request it during an unsolicited call.
- If you are unsure about the legitimacy of a call, tell them you’ll call back and ask for a number. Then call family or a friend to tell them about the call. ❖

Homeowner's Liability

Preventing Slips, Trips and Falls in Your Home



ACCIDENTS IN the home don't just happen to the people who live there. Guests can slip on a wet floor, trip on a rug or fall on the steps outside.

If they're injured, you could be held responsible for their medical bills and, in serious cases, face a lawsuit.

That's why keeping your home safe and making sure your insurance limits are adequate is critical.

Your homeowner's policy includes liability protection, which pays for injuries to guests up to the policy limit.

But if you don't carry enough coverage, you could find yourself paying out of pocket for any costs above your policy limits.

Common household dangers

Hazards lurk in places you may not expect. Attend to all of the following:

- Clutter in walkways and hallways
- Loose or unsecured rugs
- Poor lighting in hallways, staircases and outdoor steps
- Wet or slippery floors in kitchens, bathrooms or entryways
- Wobbly railings or missing handrails
- Uneven driveways, cracked sidewalks or loose floorboards

- Outdoor hazards like ice, rain-soaked surfaces, garden tools or tree debris on walkways

A quick walk-through of your home inside and out can help you spot and fix risks before someone gets hurt.

What happens if a guest is injured

If someone is injured in your home, your priority should be to get them medical attention. After that, notify your insurance company.

Most homeowner's policies include a small "goodwill payment" or medical payments coverage, often around \$5,000, that pays for medical bills regardless of who was at fault. Using this benefit can ease tensions, cover initial expenses and help prevent a lawsuit.

If the injury is serious and the guest sues, the liability portion of your policy may cover legal defense costs and any settlement or judgment up to your policy limit. Standard limits often start at \$100,000.

If your liability coverage runs out, you are personally responsible for the balance. That means your savings, home equity or even future wages could be at risk. For peace of mind, we often recommend at least \$300,000 to \$500,000 in liability coverage on a homeowner's policy.

For extra protection, you can purchase an umbrella policy. This provides an additional layer of liability insurance, typically starting at \$1 million, that kicks in once your homeowner's liability limit is exhausted. If you have a homeowner's policy with \$500,000 in liability coverage, you'd have \$1.5 million in total with an umbrella policy.

Takeaway for homeowners

Preventing accidents is always better than dealing with the aftermath. Keeping walkways clear, securing rugs, maintaining lighting and repairing hazards promptly all reduce the chance that a guest gets injured in your home.

Proactive steps around your house and the right insurance coverage can protect both your guests' well-being and your financial security. ❖