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Insurance & Financial Services

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Staying in touch Keeping you informed on *Personal Insurance* issues



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Home Improvements: Filling the Gaps with Insurance

A lot of time and energy goes into adding a deck, a new bathroom, or that spare bedroom you've always wanted. You have to have patience in deciding on the new look you want, as well as in seeking out the right contractor or friend to help you with the job. In the excitement of the project, you may overlook updating your insurance coverage.

It is understandable that you may forget to review your policy. However, you should be aware that additional insurance coverage may be necessary if you remodel your home. Your **homeowners policy** will likely cover any property damage resulting from your own improvements, the work of a friend, or the work a contractor performed. Liability for the homeowner is generally covered, regardless of who did the work, but coverage for additional parties alleged to have been negligent (such as a contractor) is likely not covered by the homeowners policy (and you should not assume a contractor's liability in the construction contract). It is important that any contractor you hire for your remodeling project has **liability insurance**, just in case a wall comes tumbling down or

someone takes a serious fall. You should be sure to obtain a liability insurance certificate from all contractors as proof of this coverage.

Updating your insurance is more than just protecting yourself in case something goes wrong while the work is *in progress*. Additions will result in the replacement value of your home increasing, necessitating additional insurance coverage. Remodeling will also likely increase this value, but not always. For example, if you replace a roof, it generally will not change the replacement cost of your home because the cost to replace the roof remains constant regardless of the change.

Review Your Coverage

It is smart to evaluate your insurance coverage while your remodeling project is still in a stage of development. Before starting the process, you may want to consider speaking with us to make sure your current insurance policy fits the scope of your remodeling plans. The knowledge that you are covered may help you sleep better in your new bedroom or enjoy that new deck even more.

Buying a Car? Safety Matters

If you're in the market for a new or used vehicle, you're likely to be weighing a number of different factors, and safety should be one of them. What causes one car, van, or truck to be safer than another?

Air bags reduce driver and front passenger deaths by 29% and 32%, respectively, according to the Insurance Institute for Highway Safety (IIHS, 2016). Side air bags that protect the head reduce a car driver's risk of death in driver-side crashes by 37%. Structural reinforcement, such as reinforced roofs and side beams, help protect passenger compartments in rollovers or side impact crashes.

Anti-lock brakes (ABS) help prevent wheels from locking up under slippery driving conditions, improving control during braking. Other systems that can help enhance handling are **brake assist**, **electronic stability control (ESC)** and **traction control**.

Other valuable safety options include vehicle tracking and communication systems known as **telematics** and **low tire pressure warning systems**.

How to Avoid the Ordeal of Sewer Backup

A sewer backup in your home might be expensive as well as unpleasant. And in addition to the cleaning costs, property is often damaged. Unfortunately, many people mistakenly assume that they are covered under their standard **homeowners insurance**. But, a special **sewer backup coverage** must be purchased to be covered.

What Causes Sewer Backup?

Many homeowners are not aware of their responsibility for the maintenance of their house or sewer lateral, which is the pipeline that runs between the house and the city sanitary sewer, usually located in the street. This responsibility includes any part of the sewer lateral that may extend into the street. When evaluating the risk of sewer backup in your home, consider the following:

Damage by tree roots: Plant life seeking moisture can make its way into even small cracks in your sewer line. Roots of your trees and shrubs may start out small; however, they grow as the plant flourishes and can travel a long way from the trunk. These roots can cause blockages in sewer pipes and further pipe damage, possibly leading to backups in your home.

In the event of damage caused by roots, responsibility for sewer cleanup falls to the owner of the trees or plants causing the damage. If city trees are suspected, samples of the damaging roots can help identify which trees are causing the damage and who is responsible for cleanup. If sewer line blockages result from both city and private trees, the city and the property owner may split the associated costs.

Sanitary main blockage: If blockage in a city sanitary main is not detected in a timely manner, sewage may back up into a home through its floor drains. Typically, the backup happens slowly over time, which gives the property owner time to call a professional to assess the damage. However, if sewage is entering your home quickly, report the problem immediately to the city public works office.

Preventive Measures

To help avoid this unpleasant and costly problem in your home, here are some preventive measures you can take:

- **Dispose of grease responsibly:** Cooking oil should be transferred into a heat-resistant container and allowed to cool before disposal. Washing grease down the drain with hot water does not prevent it from solidifying as it cools. Over time, this solid grease can build up and cause blockages in plumbing and sewer systems.
- **Dispose of paper products appropriately:** Unlike toilet paper, paper towels, disposable or cloth diapers, and feminine products do not deteriorate quickly or easily. These can cause serious problems in a property owner's sewer lateral and the city main.
- **Replace your sewer line with plastic pipes:** Plastic pipes can prevent tree roots from entering your sewer line. Cut trees periodically if they are causing continual problems in your sewer lateral.
- **Install a backwater prevention valve:** A properly installed fixture added to a sewer line allows sewage to flow out, but not back in, therefore preventing sewer backflows. While the installation and maintenance costs are the responsibility of the property owner, prevention valves may minimize aggravation and expense in the long run.
- **Replace illegal plumbing connections:** It is illegal to connect French drains, sump pumps, and other flood control systems to your sanitary sewer. Also, silt and debris from these systems can clog your sewer line. A licensed plumber can fix any illegal or substandard connections. Be sure to contact licensed and insured plumbers: they are required to file permits with city agencies and their work is subject to inspection.

Protect Your Home with Insurance

Sewer backups can damage your home, property, and personal belongings, and may also cause disease and serious electric malfunctions. Prompt cleanup of the affected areas may help prevent further damage and mold growth. Be sure sewer backup coverage is a part of your insurance program, to protect your home, family, and valuables. Give us a call to discuss your needs and coverage options.

For Your Information

Safer Cars

The National Highway Traffic Safety Administration (NHTSA), www.safercar.gov, makes it easier to receive recall alerts with their free mobile app or by email for up to 5 vehicles. At the website, you can also file complaints and look up the 5-Star Safety ratings. The NHTSA site provides unbiased crash test safety ratings so you can compare crashworthiness and rollover safety by model, class and manufacturer.

Online Protection

Kids have many opportunities for socializing online, but they come with risks. Parents can help reduce these risks by talking to kids about making responsible decisions. At www.onguard-online.gov, parents can find the following information: protecting your child's privacy; information about video game ratings and parental controls; warning signs that someone may have misused your child's personal information and what you can do about it; tips for talking to kids about online usage and how to prevent cyber bullying; and tips for parents whose kids use mobile phones.

Generator Safety

At the U.S. Fires Administration website, www.usfa.fema.gov, there are practical tips and helpful information including handouts for citizens on a variety of topics including carbon monoxide poisoning, escape planning, what to do after a fire, fire prevention campaigns, and home fire safety tips for new parents to name a few.