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



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Be Safe by Digging Safe

Eventually, just about every property owner plans for renovations and home improvements. If you are planning a backyard project that involves digging, you should know that many state laws mandate the reporting of your excavation two to three days beforehand. Regardless of the location, utility lines may be as close as 18 inches below ground, and preventing breaks to these lines is paramount to public safety and the law.

If you do have a project planned, many states provide free services to help prevent utility damage. If an outside company is doing the work, it is generally recommended that they call the service, since they can easily provide the information necessary to obtain a permit.

Some states require property to be *pre-marked* before calling their services. Pre-marking involves using white markings to indicate the circumference of the intended excavation. Here are some pre-marking guidelines that you or your contractor should follow:

- The name or logo of the company doing the work must be shown within the pre-marked area, which is defined by white posts, flags, or paint.
- For marks done with paint, solid lines, dashes, or dots may be used to outline the intended area.

- Additional excavation outside the marked area will require another permit.
- Oftentimes, companies that participate in a state program and own or care for utilities within your pre-marked area will mark their pipes accordingly. If privately owned utility companies exist in your area, you may be held accountable for contacting them about any intended digging.
- Work that involves the entire property must be defined by marking the property perimeter, which indicates that work will be done throughout.
- Neglecting to pre-mark an area may jeopardize your permit and/or result in a civil penalty.

Soil erosion, grading, and other environmental factors can mean that old measurements are no longer accurate. Some state laws require non-mechanical digging be used for sites that come within 18 inches of a marked utility. Dial 911 immediately if a line is damaged and the possibility exists of risking public health. Then, you must notify the company whose line was damaged. Do not try to repair the line yourself. It is a good idea to be prepared for an accident by learning

Have You Driven a Rental Car Lately?

If your travel plans this summer include a car rental, you'll have to decide whether or not you need to purchase additional insurance coverage when making your car reservation. How do you make sure the additional purchase is really necessary?

One way to find out is to look at your *current* coverage. Your personal auto insurance policy may extend coverage to the rental car if traveling for pleasure and not for business. Also, your credit card-issuing company may offer **rental car insurance** as a membership benefit when you charge the rental on your credit card.

Regardless of whether you purchase coverage from the rental car company, use the coverage offered by your credit card company, or your own auto insurance carrier, make sure you are adequately covered to help protect you and your family in the event of an accident. As always, be sure to contact us before you rent a car to review your personal circumstances.

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Buying a New Home? Do Your “Homework”

Before you buy a new home, it pays to do some investigation to avoid taking on problems that may not be covered by your **homeowners insurance**. When contemplating the purchase of property, a home inspection is the first important step. A professional inspector will be familiar with building codes and can determine if any problems exist, and if the house is “up to code.” Plan to accompany the inspector to your prospective new home and be sure the following often-overlooked areas are examined:

Pipes. One telltale sign of problem pipes is bits of residual metal in the bottom of a plugged sink after you have filled it with hot water. These metallic specks usually reflect light, even in metal sinks, and they may be an indication of corroded, galvanized, metal pipes or a rusting water heater. Check the water pressure by running all faucets and flushing all toilets. If the water flow is weak, a plumber can determine the cause of the problem.

Furnace/Water Heater. Check for moisture at the base of the water heater and look for holes in the heat exchanger of the furnace. Even a small hole could allow toxic exhaust to spread through the house. Many gas companies will check heat exchangers at no charge. The attic should also be inspected for loose pipes or air leaks.

Electrical Outlets. Each outlet should be inspected after removing the cover plate. To avoid shock or electrical fire, don't attempt this unless all outlets have been grounded. Look for ground fault interrupter (GFI) circuitry in all bathrooms, as well as in the kitchen. A GFI quickly cuts off power if an electrical appliance, such as a hair dryer or radio, comes in contact with water. If your prospective home is older and doesn't have GFI circuitry, it will need to be installed.

Water Drainage. Be alert for water in the basement or under the house, slightly depressed damp spots on the ground around the house, and watermarks above floor or ground level on the basement's foundation walls. Clogged gutters or poor grading of the property may be obstructing drainage, and re-grading can be costly. If re-grading isn't necessary, a pump may be sufficient to draw out water below grade level. As a condition of the sale, you might require the owner to bear this cost.

Dry Rot. Inspect under tile, linoleum, decks, and support beams under the house. Look for a coating on the wood, which may be black or yellow in color. When wood is infected, it is often soft and yielding to a prod from a screwdriver. Be sure to lift the edge of any loose tiles and linoleum corners to check for dry rot.

Floors. Peel back the carpets to check for defects. Extensive cracks in a cement floor, or uneven or otherwise damaged wood floors, may be lurking beneath carpeting. Being on your toes, literally, may help pinpoint problems. Walking carefully over the entire floor in stocking feet may help you detect separations and cracks in the floor. Floor supports can be inspected from underneath, either through a crawlspace or from the basement. Check the joists and columns under the house for dry rot, cracks, or loose beams.

Key Concerns

Remember to take advantage of a professional inspector's expertise when considering the purchase of your prospective home. Give us a call. We can help you determine the appropriate amount of insurance coverage to help protect your family, and your new home.

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the safety procedures of relevant utility companies before your project begins.

If you are considering a digging project, you can contact utility companies directly to determine what obstacles may be in your area. Utility companies can often provide maps and/or drawings, or they may

even arrange meetings to help lay out your planned excavation. There are many services available to assist you with your renovating and digging projects. Utilizing them fully may not only be legally required, but it could also help ensure the continued safety of your family, neighbors, and community.

For Your Information

Hot Tips for a Cool Summer

The Centers for Disease Control and Prevention (CDC) offers information on a number of health and safety topics. Before summer arrives, visit their Healthy Swimming and Recreational Water web page to learn how to minimize the risk of injury, sunburn, drowning, and recreational water illness associated with oceans, pools, lakes, and spas. Know before you go—it can make a big difference in the quality of your leisure time. Visit www.cdc.gov/healthywater/swimming/index.html for more information.

Be a Smarter Consumer!

The USA.gov site is a one-stop source of information about consumer problems and government services. The Consumer Action Handbook is full of helpful tips on preventing identity theft, reclaiming lost luggage, understanding credit, filing a consumer complaint, filing for bankruptcy, buying a car, finding a lawyer, planning a funeral, and includes a wealth of resources. To order your free copy or view the handbook online, visit www.usa.gov.

Help for Domestic Violence

The National Domestic Violence Hotline is available 24 hours a day, 365 days a year for victims of domestic violence and anyone calling on their behalf. Advocates provide crisis intervention, safety planning, information, and referrals in all 50 states, Puerto Rico, and the Virgin Islands. Assistance is available in English, Spanish, and over 100 other languages. For assistance, call 1-800-799-SAFE (7233); 1-800-787-3224 (TTY); or visit www.ndvh.org.