



# THE Insurancenter NEWSLETTER

Spring 2020

## Eight Smart Insurance Cost-Saving Tips

AS 2020 gets going, now is a good time to review your home safety and insurance plans for the year.

Make your home safety a priority, and ensure that you get the most bang for the insurance buck by addressing the following:

### 1. Home security system

If you don't have a home security system, you should consider getting one to protect your hard-earned assets and home investment.

If you get one that is monitored by a central station, or that is tied directly to a local police station, you may also receive a discount on your homeowner's insurance premium.

### 2. Rates vary among vehicles

Buying a huge SUV may sound exciting, but insuring a 5,000-pound, top-of-the-line vehicle can be more expensive than insuring a small (but safer) lower-cost commuter car. Some insurers will offer a discount if you buy a hybrid or alternative fuel vehicle.

You can feel good about protecting the environment and save money on insurance at the same time. Find out the exact rates to insure the different vehicles you're considering before making a purchase.

### 3. Raise your deductible

You can reduce your insurance premium by raising your deductible if you are confident you can absorb the cost of paying that out-of-pocket expense if you incur a claim.

### 4. Multiple policy discounts

Many insurers extend a discount of 10%



**EXPENSIVE FUN:** Trampolines and pools can add another 10% to your premium.

or more to policyholders that have multiple policies with them (auto and homeowner's). Ask us for a quote.

### 5. Plan wisely for expansion

If you plan to build an addition to the home or a structure adjacent to it, like a gazebo, know that you'll pay more for your insurance, depending on how it's built. Wood-framed structures cost more to insure because they are flammable. If you go with cement or steel-framing, you'll pay less since they are less susceptible to damage from fire and bad weather.

### 6. Costly fun

Pools and trampolines can have a significant impact on your insurance costs and add 10% or more to your premium.

### 7. Consider coverage type

If you purchase "guaranteed replacement value" homeowner's insurance, your policy will cover the entire cost of rebuilding your home after a covered calamity. Coverage limits on such a policy increase as the cost of construction and materials rises.

### 8. Make, update a home inventory

A comprehensive home inventory allows your home and belongings to be expediently recovered, rebuilt and replaced after a loss. ❖

## Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.



You Can Do Better With Us!

# The Most Common Causes of House Fires

FIRES ARE the most common claim for homeowners and they can start in a variety of ways. Causes range from food left unattended on the stove to candles left burning.

A majority of these fires are preventable with some forethought and care to minimize the risks.

Here are the eight most common causes of house fires as identified by the National Fire Protection Association.

## 1. Cooking

Two-thirds of home fires start because food or other materials caught fire. Fires are more likely to start on a range (57%) as compared to in the oven (16%), mainly due to frying. Most injuries occur when the cook tries to put out the fire.

Remember:

- Be alert when cooking and don't leave food unattended.
- Don't throw water on a grease fire; put a lid on the pan to smother the fire.
- If an oven fire flares up, turn off the oven and leave the door shut until the fire goes out on its own.
- Keep clothing, pot holders, paper towels and other flammable items away from the stove.
- Have working smoke detectors in the house. Keep a fire extinguisher nearby just in case.

## 2. Candles

The NFPA says more than half of all candle fires start because of candles that were left too close to flammable items. They should always be kept at least 12 inches away from anything that can burn.

Remember:

- Never leave a candle burning near flammable items.
- Never leave a candle burning in an unoccupied room.
- Candles should fit securely into holders so they won't tip over.
- Blow out any candles before leaving a room or going to sleep.

## 3. Lightning

The NFPA says there are an average of 22,600 fires per year caused by lightning strikes.

During lightning storms, remember:

- Do not use computers, TVs or other electrical equipment.
- Unplug major electronics to minimize damage.

## 4. Children playing with fire

The NFPA says that children start an average of 7,100 home fires per year, so remember:

- Keep matches and lighters out of the reach of children.
- Teach children fire safety at an early age.
- Make sure children have adequate supervision.

## 5. Smoking

There are some 17,600 smoking-related fires a year, resulting in 490 deaths and more than \$516 million in property damage.

Remember:

- If you smoke, consider smoking outside.
- Use wide, sturdy ashtrays to catch butts and ashes.
- Look for cigarette butts under furniture and between seat cushions to make sure no lit butts have fallen where they can't be seen.
- Don't smoke in bed or on your sofa.

## 6. Electrical and lighting

Electrical fires can be caused by an equipment malfunction, from an overloaded circuit or extension cord, or from an overheated light bulb, space heater, dryer or other appliance.

Remember:

- Don't overload outlets or electrical cords.
- Don't leave Christmas lights or halogen lights on overnight or when not at home.
- Have an electrician perform an annual checkup of your home's wiring.

## 7. Dryers and washing machines

The most frequent causes of fires in dryers are lint/dust (29%) and clothing (28%).

In washers, they are wire or cable insulation (26%), the appliance housing (21%) or the drive belt (15%).

Remember:

- Clean the lint screen often and don't run the dryer without it.
- For gas and propane dryers, make sure there aren't any leaks in the lines.
- Vent the dryer to the outside of the house and ensure nothing blocks the vent pipe.
- Keep the area around the dryer free of combustible materials.

## 8. Christmas trees

The NFPA says an average of 230 fires are attributed to Christmas trees each year.

These fires are more likely to be serious because of the factors that can contribute to the fire: a dry tree, electrical lights and a fuel supply (gifts) under the tree.

Remember:

- Keep trees watered and dispose of them before they are dry.
- Turn off tree lights before leaving the house or going to bed.
- Check lights for any shorts or other electrical issues before putting them on the tree. ❖



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# Homeowner's Liability That Goes Beyond Your Home

ONE MISCONCEPTION about homeowner's liability insurance coverage is that it only covers incidents in the home.

But the coverage under the comprehensive personal liability portion of your homeowner's insurance policy is not limited by location. It is, however, limited by the liability caps on your policy. We can show you where in the policy that is stated.

## COVERED OFF-PREMISES SCENARIOS

- Sports incidents. For example, you are playing golf and you drive a ball that hits someone in the head. They require immediate medical attention, which causes them to miss weeks of work. Your policy would likely cover this.
- After shopping, you accidentally drop a bottle of olive oil in the parking lot, and it shatters. Another shopper slips and injures themselves. While the assumption is the injured party will take action against the market, the typical practice of attorneys is to go after everyone associated with the incident, and that includes you. Your policy would likely provide coverage.
- You are on vacation at a hotel, and you are so excited to leave the room to enjoy a sightseeing tour that you forget to turn off the faucet. The running water causes significant damage to the hotel structure. The hotel decides to go after you for damages. Your policy will defend you and may pay out damages if you are found liable.
- Your kid lends his skateboard to a friend, and the friend, who may not be experienced with the board, gets seriously injured trying to make a maneuver. Parents can be held liable for this injury, but there is a very good chance this will be covered by the personal liability portion of your policy.
- If your dog bites a stranger at the park, your policy will cover you as the responsible party for the dog, as long as the policy does not exclude coverage for your dog breed. Some policies exclude coverage for "dangerous" breeds such as pit bulls.

Additionally, the liability portion will usually extend coverage for incidents when you are using the following items, even if an accident happens away from the insured premises:

- Trailers that are not attached to a motor vehicle.
- Motorized golf carts.
- Watercraft that do not have a motor or are not more than a specified horsepower.
- Sailboats below a certain length.
- A vacation residence; however, certain conditions may apply.
- Non-motorized bikes.

Your homeowner's policy would not cover liability arising from:

- Incidents when driving your car.
- Incidents when driving your recreational vehicle.
- Any incident related to business.
- Intentional acts.

Policies vary, so it is important to review yours to see what may or may not be covered.

Additionally, some policies allow you to endorse a coverage that may not be on the policy. This is why it is so important to sit down with us to address additional risks you may have and make sure coverage for those risks is addressed.

## The takeaway

Liability coverage is perhaps the most important coverage you should have, simply because most of these cases involve attorneys and, if coverage exists, the insurers provide for your defense, as well as any settlement for up to the limits of your policy. ❖



**CONCERNED ABOUT YOUR LIABILITY LIMITS?**

**CALL US: 239-489-2838**

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YOU are the best advertising we can get!



### Here's how it works:

1. Refer someone to The Insurancenter. When they contact us for a quote and they tell us you sent them (don't worry, we'll ask) you will receive a \$5 Walmart gift card.
2. It's really that simple!
3. Rules and conditions are posted on our agency's website.
4. Thank you for talking about The Insurancenter!

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