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Insurance **Insights**

A NEWSLETTER FOR CLIENTS AND FRIENDS OF MOUNTAIN STATE INSURANCE AGENCY, INC.



Protect Your Home and Belongings With a Smart Doorbell

the homeowner when someone is ringing the doorbell, some models offer features such as:

- Video recording and storage in the cloud
- Motion detection
- The ability to take snapshots
- Live streaming



In addition to deterring unwanted visitors and permitting homeowners to more quickly secure deliveries, a smart doorbell with recording capabilities can assist law enforcement in apprehending burglars. This also makes it more likely that stolen property will be recovered. These features should help prevent and reduce property

losses, making these homes more attractive to insurance companies. Homeowners insurance discounts

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A man walks up to a home's front door and places a cardboard box in front of it. He taps a few keys on his mobile device and leaves. The woman who owns the house watches the whole thing. She brings the package inside quickly.

Two people going door-to-door in a neighborhood ring a doorbell. The homeowner informs them that he cannot be interrupted, and they leave.

In both of these situations, the homeowners may have been upstairs or in the basement, or possibly not home at all. However, they were able to monitor the delivery and respond to the visitors because they had installed smart doorbells in their homes.

A smart doorbell is one example of the "internet of things," non-computer devices connected to the internet. It contains a camera and microphone that connect to a smartphone or tablet. It allows a homeowner to see who is approaching the front door without having to be there to answer it. In addition to notifying

Smart doorbells give homeowners several advantages:

- If a delivery is expected, the homeowner can learn immediately when the package has been delivered and can quickly retrieve it.
- The doorbell can be answered from anywhere. A homeowner in the middle of a task can respond to a ring without stopping.
- Solicitors and proselytizers can be screened without the homeowner having to physically answer the door.
- Homeowners can share videos with their neighbors to warn them of suspicious activities occurring in the area.
- Some doorbells store videos in the cloud for a few weeks, allowing homeowners to retrieve recordings after an incident occurs.
- Some also create logs of all activities, including doorbell rings and motion detections.



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It is our pleasure to be of service to you.

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Where You Live Can Determine How Much You Pay For Homeowners Insurance

Homeowners insurance protects against several causes of loss, but probably the most significant cause is fire. Once started, a fire can quickly destroy a home. A home's chances for surviving depend in large part on the quality of the fire protection services and resources available. The insurance industry has a measurement for fire protection quality - the protection classification.



The Protection Classification system was developed by the Insurance Services Office (ISO), a provider of data, analytics, and decision-support services for the property/casualty insurance industry. The system ranks a community's fire protection system on a scale of 1 (best protection) to 10 (essentially unprotected). It calculates a community's grade by evaluating three aspects:

- Fire department
- Emergency communications
- Water supply

The quality of the fire department accounts for half of the grade. Evaluators consider:

- The distribution of fire companies throughout the area
- The amount of water needed to fight a fire
- How frequently the department tests its pumps and inventories its equipment
- Types and extent of training activities and the number of personnel who participate
- Firefighters' emergency responses
- Equipment maintenance and testing

Another 40 percent of the grade is based on the community's water supply. The system looks at how much water is available for fire

suppression after allowing for the maximum amount the community uses each day for other uses. It evaluates all of the components in the water supply system (piping, hydrants, etc.), inspections of hydrants, how often the community tests water flow from hydrants, and the number of hydrants less than 1,000 feet from certain locations.

A small amount of weight is given to the state of the community's emergency communications, meaning how well the fire department receives and dispatches fire alarms. Evaluators look at the emergency reporting system; the communications center; the number of people working there; computer-assisted dispatch facilities; and how firefighters are notified of an emergency's location.

Using a mathematical formula, ISO calculates a community's protection classification. A community with a grade of 1 has a professional fire department, plentiful water supplies and excellent communications. A community with a grade of 10 may be rural with many locations more than 1,000 feet from a hydrant, a volunteer fire department, and communication by phone and an alarm audible from throughout the town.

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for smart doorbells are not widely available yet, but it is expected that insurers will compete for homes that have them in the future. This should result in lower premiums for their owners.

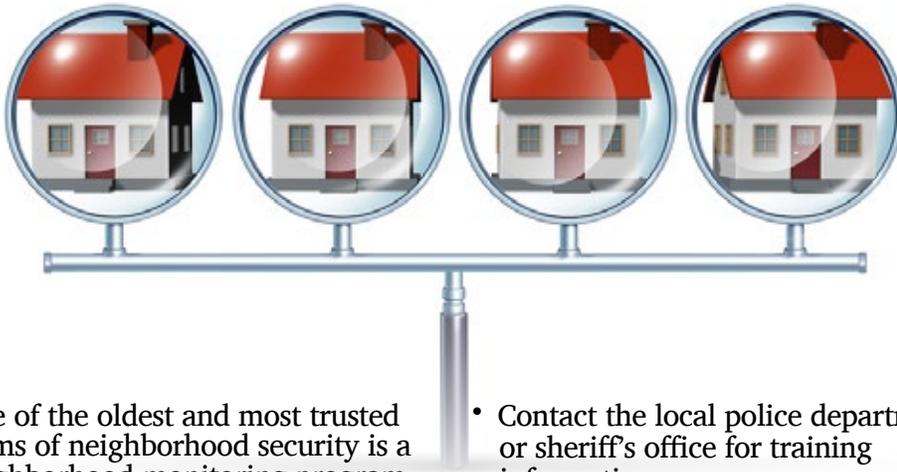
Vendors of smart doorbells include Ring, Chui, SkyBell, Vivent and August. Their products are available online and from big box retailers. Prices vary according to the number and sophistication of features; they run from less than \$50 to as much as \$600. Many vendors offer installation for an additional fee.

The internet of things is giving our homes vastly more capabilities than they've ever had before. Devices such as smart doorbells can help homeowners protect their homes and belongings even when they are not home and these can be a wise investment for many homeowners.

A community's protection class significantly impacts the cost of homeowners insurance there. Insurance company statistics show that fire losses cause less damage and cost less to repair in communities with low protection class ratings. Conversely, a home in a community with a grade of 9 or 10 is more likely to be destroyed before the fire department is able to get a blaze under control. Since insurance companies base their premium rates on the risk of loss, they naturally charge higher rates for homes in communities with weaker fire protection.

Protection class is not the only factor that influences insurance rates, but it is an important one. Where you live has a lot to do with how much you will pay for homeowners insurance.

How To Set Up A Neighborhood Watch Program



One of the oldest and most trusted forms of neighborhood security is a neighborhood monitoring program. These programs have prevented thousands of crimes each month across the United States, and more neighborhoods are joining the fight every year. Citizen-based neighborhood watch programs have been around since the colonial days when night watchmen took turns patrolling the village. The modern form of this developed when police chiefs and sheriffs were looking for ways to put citizens in more proactive roles to address a growing burglary problem.

Neighborhood Watch was a special program developed and named in 1972. It connected law enforcement with citizens to provide important training. Citizens learned how to watch for suspicious activities and report them. By working together with neighbors to take shifts for watching, neighborhood residents who participated in the original program helped cut crime in their local areas. After just 10 years of the program being in existence, the National Security Agency reported that 12 percent of the population participated in Neighborhood Watch.

How To Start A Neighborhood Watch Program

Starting a program is easy when people have willing neighbors. Most homeowners are concerned about protecting their property, and this is especially true when they know that a safer neighborhood means higher property values as well. These are some helpful tips for starting a program:

- Contact the local police department or sheriff's office for training information.
- Contact the local victim services bureau to set up victim services training.
- Look for housing authorities or other associations to link with for the program.
- Host regular meetings for neighborhood residents to share ideas and become acquainted.
- To recruit members, distribute information packets to all neighbors.
- People who are usually home should be designated window watchers.
- Set up an annual drug and crime prevention fair at a local venue.
- Sponsor regular neighborhood cleanups since well-kept areas are less attractive to criminals.
- Pass out pamphlets with neighborhood crime statistics to emphasize an urgency for the program.
- Ask neighborhood businesses to maintain their storefronts and clean up litter.
- Start a sub-program with area parents to help children walk home safely from school in adult-supervised groups.

Proper training is essential before assuming watch duties. Participants should understand that a watch program does not create vigilante roles. Everyone should know when and how to contact law enforcement for help when needed. To learn more about these beneficial programs, discuss with an agent.

The modern form of this developed when police chiefs and sheriffs were looking for ways to put citizens in more proactive roles to address a growing burglary problem.

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- Nearly 15 percent of drivers admitted to using marijuana while driving within the past month.
- More than 30 percent of drivers felt that new vehicles could practically drive themselves and did not require as much concentration to operate.
- While only 25 percent of drivers felt that their own distractions were dangerous, nearly 70 percent said that they were concerned about the risky behavior of other drivers.
- About 45 percent of people said that they felt compelled to check cellphone notifications while driving because of demanding employers, and about 45 percent of those who reported feeling this way had crashed within the last few years.

The official awareness month for distracted driving is April. Council researchers try to remind motorists every year of the dangers of distracted driving and the realities of just how unsafe popular misconceptions are. To learn more about staying safer on the roads, speak with an agent.

Top Habits and Misconceptions That Make The Roads More Dangerous

In recent years, motor vehicle deaths have increased significantly. The National Safety Council pinpointed some of the most common beliefs and behaviors of drivers that put everyone on the road at risk. During the past year, NSC surveys were collected to show the surprising rates of dangerous habits and opinions. Researchers said that these could especially explain why fatalities were on the rise. They also said that their findings showed the urgency of promoting awareness



of misconceptions and dangerous habits.

Experts said that while most drivers understand the basic dangers and risks on roadways, they do not take the proper steps to make their own driving habits safer. Many people still believe that bad things are more likely to happen to other drivers than to them. This is even true among drivers who admit to driving distracted. Many believe that they can safely manage distractions such as using a cell phone while driving. These were some of the top

dangerous habits of American drivers according to the research report:

- More than 45 percent of drivers said that it was safe to send text messages using voice dictation or manual input.
- More than 70 percent of drivers said that they could drink three alcoholic beverages before they were too impaired to drive.
- Approximately 35 percent of teens admitted to checking their social media notifications or interacting on social media while driving.
- More than 15 percent of teens who were in accidents said that their own distractions were the cause of the crash.
- More than 30 percent of drivers felt that they could drive safely with fewer than four hours of sleep.

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